SERFF Tracking Number: GECC-125387596 State: Arkansas
First Filing Company: GEICO Indemnity Company, ... State Tracking Number: EFT \$100

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Filing at a Glance

Companies: GEICO Indemnity Company, GEICO Casualty Company, GEICO General Insurance Company,

Government Employees Insurance Company

Product Name: 349-RV Rate SERFF Tr Num: GECC-125387596 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 19.0003 Recreational Vehicle Co Tr Num: 2007-349 State Status: Fees verified and

received

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty

Montesi, Brittany Yielding

Author: Maria Papagjika Disposition Date: 12/18/2007

Date Submitted: 12/13/2007 Disposition Status: Filed

Effective Date Requested (New): 03/13/2008 Effective Date (New): 03/13/2008

05/01/2008

State Filing Description:

General Information

Project Name: 349-RV Rate Status of Filing in Domicile: Authorized

Project Number: 2007-349 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 12/18/2007
State Status Changed: 12/18/2007
Corresponding Filing Tracking Number:

Corresponding Filing Tracking Number:

Filing Description: December 13, 2007

The Honorable Julie Benafield Bowman

Commissioner of Insurance

Arkansas Insurance Department

Deemer Date:

SERFF Tracking Number: GECC-125387596 State: Arkansas
First Filing Company: GEICO Indemnity Company, ... State Tracking Number: EFT \$100

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TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

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1200 West Third Street

Little Rock, Arkansas 72201-1904

RE: Government Employees Insurance Company (GEICO) NAIC # 031-22063

GEICO General Insurance Company NAIC# 031-35882

GEICO Indemnity Company NAIC# 031-22055
GEICO Casualty Company NAIC# 031-41491

Automobile Casualty Manual Revision

File Number: 2007-349

Dear Commissioner Benafield Bowman:

For your review and acknowledgement, the above referenced companies herewith file revisions to the Automobile Casualty Manual currently on file with your department.

Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are

SERFF Tracking Number: GECC-125387596 State: Arkansas
First Filing Company: GEICO Indemnity Company, ... State Tracking Number: EFT \$100

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Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

identical to GEICO's.

Upon receipt of your acknowledgment, we will proceed to implement these revisions for all new business policies effective on and after March 13, 2008 and for all renewal policies effective on and after May 1, 2008.

Very truly yours,

Maria S. Papagjika Analyst, State Filings (301) 986-3792

Fax: 301-986-3922

Email: mpapagjika@geico.com

Enclosures

Company and Contact

Filing Contact Information

Maria Papagjika, Analyst, State Filings mpapagjika@geico.com One GEICO Plaza (301) 986-3792 [Phone] Washington, DC 20076 (301) 986-3922[FAX]

Filing Company Information

GEICO Indemnity Company CoCode: 22055 State of Domicile: Maryland

4608 Willard Avenue Group Code: 31 Company Type:
Chevy Chase, MD 20815 Group Name: State ID Number:

(800) 824-5404 ext. [Phone] FEIN Number: 52-0794134

GEICO Casualty Company CoCode: 41491 State of Domicile: Maryland

4608 Willard Avenue Group Code: 31 Company Type:
Chevy Chase, MD 20815 Group Name: State ID Number:

(800) 824-5404 ext. [Phone] FEIN Number: 52-1264413

GEICO General Insurance Company CoCode: 35882 State of Domicile: Maryland

4608 Willard Avenue Group Code: 31 Company Type:

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Chevy Chase, MD 20815 Group Name: State ID Number:

(800) 824-5404 ext. [Phone] FEIN Number: 75-1588101

Government Employees Insurance Company CoCode: 22063 State of Domicile: Maryland

4608 Willard Avenue Group Code: 31 Company Type:
Chevy Chase, MD 20815 Group Name: State ID Number:

(800) 824-5404 ext. [Phone] FEIN Number: 53-0075853

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: \$100 per filing

Per Company: No

COMPANY DATE PROCESSED **AMOUNT** TRANSACTION # **GEICO Indemnity Company** \$100.00 12/13/2007 17099028 **GEICO Casualty Company** \$0.00 12/13/2007 **GEICO General Insurance Company** \$0.00 12/13/2007 Government Employees Insurance Company \$0.00 12/13/2007

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/18/2007	12/18/2007

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Disposition

Disposition Date: 12/18/2007

Effective Date (New): 03/13/2008

Effective Date (Renewal): 05/01/2008

Status: Filed Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing0.000%Overall Percentage Rate Impact For This Filing0.000%Effect of Rate Filing-Written Premium Change For This Program\$0Effect of Rate Filing - Number of Policyholders Affected0

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Surve	y Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property Casualty	&Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Memo & Actuarial Exhibits	Filed	Yes
Supporting Document	Change Sheets for Manual	Filed	Yes
Rate	GE Miscellaneous Rules	Filed	Yes
Rate	GE Rates	Filed	Yes
Rate	GI Miscellaneous Rules	Filed	Yes
Rate	GI Rates	Filed	Yes
Rate	GC Miscellaneous Rules	Filed	Yes
Rate	GC Rates	Filed	Yes

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	GE Miscellaneous Rules	1,4-10-Revised; 11-13 New	Replacement		GE Misc Rules 2007- 349.pdf
Filed	GE Rates	1-revised; 16-29 New	Replacement		GE Rates 2007- 349.pdf
Filed	GI Miscellaneous Rules	1,4-7-Revised; 8-9 New	Replacement		GI Misc Rules 2007- 349.pdf
Filed	GI Rates	1-Revised; 16- 29 New	Replacement		GI Rates 2007-349.pdf
Filed	GC Miscellaneous Rules	Entire Section	New		GC Misc Rules 2007- 349.pdf
Filed	GC Rates	1-Revised; 11- 24 New	Replacement		GC Rates 2007- 349.pdf

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RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE

Family Automobile Coverage may be extended at the rates specified below to cover:

- A. the named insured, as defined in the Policy; or
- **B.** a relative, as defined in the policy

for their liability arising out of the use by them or by others of any automobile not owned by the named insured or any relatives.

Coverage shall include any person or organization legally responsible for the use by the named individual of any automobile not owned or hired by such person or organization. With respect to the Liability coverages of the policy, the insurance applies to each such individual and to the spouse thereof.

Exclusion - This extended insurance shall not apply:

- **A.** to any automobile owned by the named individual or a member of the same household other than a private chauffeur or domestic servant of the named individual;
- **B.** to any automobile while used in the automobile business;

NOTE: This exclusion may be eliminated if the named individual, for whom this extended insurance is afforded, is employed in an automobile business which is not covered under a garage payroll policy. The rate for this extended insurance shall be 170% of the Private Passenger initial premium for the territory in which the risk is located in lieu of the rate specified below.

- **C.** to any automobile while used in a business or occupation of the named individual for whom this extended insurance is afforded except an automobile operated or occupied by the named individual, private chauffeur or domestic servant;
- **D.** with respect to relatives, to bodily injury to any fellow employee of the named individual injured in the course of his employment if such injury arises out of the use of an automobile in the business of his employer.

RATES – BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY AND UNINSURED MOTORISTS

If automobiles are furnished for the regular use of the named insured or a relative and there is no insurance afforded for the protection of the named insured or such relative on a direct primary basis for automobile bodily injury, property damage and uninsured motorist liability insurance, the rate for this extended coverage shall be 50% of the specified car rate applicable to the highest rated automobile furnished for such use.

In all other instances, the rates for this extended coverage shall be the same as the ENOA federal below.

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE (Cont'd)

EXCEPTION: If the named insured or a relative is furnished an automobile for regular use in the business of the United States Government or the Government of the District of Columbia, the basic limits rates for the period of coverage shall be determined from the schedule below, provided coverage is limited by attachment of endorsement form "Federal Government Owned or Leased Vehicles".

- o **Bodily Injury** Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Property Damage** Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Uninsured Motorists** Charge 25% of the specified car rate applicable to the highest rated automobile furnished for such use.

RATES - OTHER

Refer to Rate Section for Medical rates.

ENOA rates are flat rates, not subject to modification under the provisions of any rating plan or other manual rule, with the exception of Sponsored Marketing Discount, Military Discount, Associate Discount, Restraint Discount and Seatbelt Discount.

RULE 2. EMPLOYERS' LIABILITY INSURANCE

Employers' Liability Insurance covers the liability imposed upon the named insured by law, except under any workmen's compensation law, for damages for bodily injury, sickness or disease, including death at any time resulting therefrom sustained by any employee of the named insured caused by accident arising out of the ownership, maintenance or use of any automobile insured by the company, while such employee is engaged in the operation or maintenance of such automobile or is using it in the course of his employment.

This rule is not applicable under types of risks listed below:

- **A.** Automobile sales agencies, repair shops, service stations, storage garages or public parking places.
- **B.** Commercial or public automobiles if the insured has more employees than automobiles covered under the policy.

In all other cases, Employers' Liability Insurance may be afforded at the following rates for each automobile insured subject to the underwriting basis used.

- o Private Passenger \$2.40 per automobile, basic limits.
- o **Commercial or Public** \$4.00 per automobile, basic limits.

RULE 3. <u>COMBINED ADDITIONAL COVERAGE WITH OR WITHOUT MALICIOUS MISCHIEF AND VANDALISM</u>

These coverages may be written only in connection with Fire or Fire and Theft coverage and for a like amount of insurance.

Malicious Mischief and Vandalism is subject to a \$25 Deductible applying to the amount of each determined loss and may be written only as an addition to and in connection with Combined Additional Coverage.

Combined Additional Coverage consists of the miscellaneous perils of Windstorm, Earthquake, Explosion, Hail, External Discharge or Leakage of Water, Flood or Rising Waters, Riot or Civil Commotion, or the Forced Landing or Falling of any Aircraft or of its parts or equipment.

Rates: Refer to Rate Section of Manual.

The rates are subject under all circumstances to a retained minimum premium of not less than 25% of the annual premium charged for each car insured.

RULE 4. MEDICAL PAYMENTS - HOME, OFFICE, STORE OR DISPLAY TRAILER

Medical payments insurance for a home, office, store or display trailer may be afforded at the following rates:

- **A.** If used with a private passenger automobile, the rate shall be 3 times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located, subject to a minimum charge of \$5.00 per trailer for the period of coverage.
- **B.** If used with a commercial automobile, the rate shall be 510% of the Private Passenger Initial Premium for medical payments for the territory in which the risk is located.

*RULE 5. <u>RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY</u> PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6

A. MOBILE HOMES

Refer to Rate Section of Manual for annual rates for Fire, Theft and Combined Additional, Personal Effects (Contents only), Personal Effects Combined Additional, Comprehensive and Collision.

<u>NOTE</u>: "New" means purchased not more than 18 months prior to the date insurance attaches. "Old"-All others.

Mobile Home One Trip Trailer Collision Coverage

Miles	% of Annual Rate
0 - 500	25% Minimum
501 - 1,000	35% Minimum
1,001 - 1,500	45% Minimum
1,501 - 2,000	50% Minimum
2,001 & over	Annual Premium

*RULE 5. <u>RECREATIONAL VEHICLES</u> – <u>APPLICABLE TO EXISTING VEHICLES ON THE POLICY PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6</u> (Cont'd)

B. CAMPER BODIES

A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a portable camper body or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile.

C. MOTOR HOMES

A self-propelled vehicle which is permanently equipped for use as living quarters (including cooking, dining, plumbing or refrigeration facilities).

1. <u>Liability Coverage</u> (including Medical Payments and No Fault Coverage if applicable)

Rate at 75% of the otherwise applicable private passenger rate for the Sub-Class 0, Pleasure Use-Adult, Long Annual Mileage Classification.

No surcharges will be applied.

If applicable, the following discounts shall be applied:

- a. Seat Belt
- b. Passive Restraint
- c. Sponsored Marketing
- **d.** Associate
- e. Military
- f. E-Banking

2. Physical Damage Coverage

Use rates as shown on the Mobile Home Rate Page.

If applicable, the following discounts shall be applied:

- a. Sponsored Marketing
- **b.** Associate
- **c.** Military
- d. E-Banking

NOTE: A motor home shall not be classified and rated as a motor home under this rule when (1) the motor home is principally used as a private passenger type automobile for pleasure and business purposes, including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or (2) the insured does not have a private passenger automobile insured with Government Employees Insurance Company. Instead, the motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM

A. MOTOR HOMES

- 1. A motor home shall be classified as the following:
 - a. Class A Heavy Duty Motor Home
 - **b.** Class B Camper Van
 - c. Class C Mini Motor Home
- 2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

- 1. Conventional
- 2. Pop-Up
- **3.** 5th Wheel
- 4. Mounted Truck Camper
- 5. Recreational/Cargo Quarters

NOTE: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

a. Motor Homes

- 1) Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 2) Property Damage Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 3) Medical Payments Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- **4)** Medical Benefits Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
- **6)** Accidental Death Benefits Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 7) Income Disability-Lost Earnings Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 8) Comprehensive Using the Motor Home base rate apply the private passenger subclass and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
- 9) Collision Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM (Cont'd)

b. Travel Trailers

- 1) Comprehensive Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- **4)** Replacement Cost Personal Effects The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- **5)** Vacation Liability The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

- **2.** Settlement Options The following settlement options are available for Comprehensive and Collision coverages.
 - **a.** Total Loss Replacement Cost Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
 - **b.** Purchase Price Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
 - c. Actual Cash Value Replacement cost less depreciation.

3. Definitions

- a. Age
 - Age Definition of vehicle age
 - 1 Vehicles of the current model year
 - Vehicles of the first preceding model year
 - 3-8 Vehicles 2nd through 7th preceding model vears, respectively
 - 9 All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM. (Cont'd)

b. "Use" is defined as follows:
 Occasional - 0 - 29 days per year
 Frequent - 30 to 150 days per year
 Full timers – 151 to 300 days per year
 Primary – 301 days or more per year

4. Discounts and Surcharges

- **a.** Commercial Driver's License Discount Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.
- b. <u>Recreational Vehicle Multi Vehicle Discount</u> The RV class factor will be reduced as shown below if two or more Motor homes, Travel trailers, or a combination of a private passenger automobile and a Motor home or Travel trailer are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following Bodily Injury liability, Property Damage liability, Medical Payments, Comprehensive, or Collision insurance.

# of	Sub-Class	Single	Multi-
points		Vehicle	Vehicle
0	Α	-0.12	-0.22
0	0	+0.00	-0.05
1	С	+0.20	+0.10
1	1	+0.40	+0.35
2	2	+0.90	+0.85
3	3	+1.50	+1.45
4 or	4#	+2.20	+2.15
more			

^{# -} For each point developed in excess of 4, the Secondary Rating Classification factor for Sub-Class 4 will be increased by 1.00 for single and multi-car risks. These increased points are additives to the rate class factors, not multiples.

NOTE: Sub-Class A applies to those risks eligible for the 5-year good driver discount. Sub Class C will apply to those one (1) point risks if the point was due to an accident or violation and their GEICO policy was rated Sub Class A during the policy period in which the point was incurred. However, if the point incurred is due to an accident and a surcharge was waived under Private Passenger Rule 4.B.2.f within the last five years, the Sub-Class will be 1 instead of C.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM. (Cont'd)

c. The following discounts are also applicable as noted below:

Private Passenger Rules Section

Five Year Good Driving Discount - Motor homes
Anti Lock Braking System Discount - Motor homes
Anti Theft Discount - Motor homes
Associate Discount - Motor homes and Travel trailers
Military Discount - Motor homes and Travel trailers
Sponsored Marketing Group Pricing Track - Motor homes and Travel trailers
Defensive Driving Course Discount - Motor homes
Restraint Discounts - Motor homes
Good Student/College Graduate Discount - Motor homes

E-Banking discount – Motor homes and Travel trailers

*RULE 7. <u>UTILITY TRAILERS</u>

For all utility trailers including camping trailers not used as permanent living quarters, refer to the Mobile Home section in Rule 5 for applicable rules and rates.

*RULE 8. DUNE BUGGIES

Not licensed or registered for use on public roads. Dune Buggies, or all terrain vehicles.

- 1. Not used for Commercial purposes, rate at 50% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- 3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.
- **5.** Dune Buggies will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

*RULE 9. GOLFMOBILES

- 1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- **3.** A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.
- **5.** Golfmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

*RULE 10. SNOWMOBILES

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

- 1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- 3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.
- **5.** Snowmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

*RULE 11. VAN POOLS

Privately Owned Van Pools - The otherwise applicable Private Passenger rates for Bodily Injury Liability, Personal Injury Protection, Medical Payments and Uninsured Motorist Coverage shall be increased 50%, if the number of passengers transported, excluding the driver, is greater than eight.

NOTE: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy at no additional charge.

*RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES

Charge the following percent of the applicable Private Passenger Initial Premium:

A. LIABILITY COVERAGE

		All Owners Operator at		An Owner Operator un	or Prin. der age 25
		Married Fe	nale	other than Female	Married
Cubic	*Rating	Rated on	Not	Rated on	Not
Cm	Group	Auto Pol	Rated	Auto Pol	Rated
0-100	1,2	20%	30%	25%	40%
101-300	3,4	35%	50%	45%	75%
301-650	4-8	50%	75%	65%	100%
651&Over	9,10	70%	105%	95%	145%

^{*}Physical Damage Rating Group Shown below

*RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES (Cont'd)

B. COLLISION COVERAGE

1. 1989 and Prior Model Year Vehicles

Rate is percent of the applicable Private Passenger Symbol 4 initial premium.

		All Owners	or Prin.	An Owner	or Prin.
		Operator at	least 25 or	Operator u	mder age
		Married Fer	nale	25 other tha	n Married
				Female	
Cubic	Rating	Rated on	Not	Rated on	Not
Cm	Group	Auto Pol	Rated	Auto Pol	Rated
0-70	1	25%	40%	40%	60%
71-100	2	35%	55%	55%	75%
101-200	3	40%	60%	60%	90%
201-300	4	50%	75%	75%	105%
301-400	5	60%	90%	90%	130%
401-460	6	70%	105%	105%	160%
461-550	7	80%	120%	120%	180%
551-650	8	100%	150%	150%	225%
651-750	9	120%	180%	180%	270%
751&Over	10	175%	265%	265%	400%

2. 1990 and Subsequent Model Year Vehicles

Rate is percent of Private Passenger Initial Premium symbol 1 for vehicles which develop a cost new of less than \$6,501 and symbol 2 for vehicles which develop a cost new of \$6,501 and above.

		All Owners	or Prin.	An Owner	or Prin.
		Operator at	least 25 or	Operator u	nder age
		Married Fer	nale	25 other tha	n Married
				Female	
Cubic	Rating	Rated on	Not	Rated on	Not
Cm	Group	Auto Pol	Rated	Auto Pol	Rated
0-70	1	25%	40%	40%	60%
71-100	2	35%	55%	55%	75%
101-200	3	40%	60%	60%	90%
201-300	4	50%	75%	75%	105%
301-400	5	60%	90%	90%	130%
401-460	6	70%	105%	105%	160%
461-550	7	80%	120%	120%	180%
551-650	8	100%	150%	150%	225%
651-750	9	120%	180%	180%	270%
751&Over	10	175%	265%	265%	400%

Minimum deductible - \$50

*RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES (Cont'd)

C. COMPREHENSIVE COVERAGE

1. 1989 and Prior Model Year Vehicles

Rate as percent of Private Passenger Symbol 4 Initial Premium.

Cubic		Minimum *	
Centimeters	Rating Group	Deductible	Percent
0-70	1	50	85%
71-100	2	50	110%
101-200	3	50	135%
201-300	4	50	170%
301-400	5	100	195%
401-460	6	100	225%
461-550	7	100	250%
551-650	8	100	305%
651-750	9	200	370%
751&Over	10	200	565%

^{*}Higher deductibles available.

2. 1990 and Subsequent Model Year Vehicles

Rate is percent of Private Passenger Initial Premium symbol 1 for vehicles which develop a cost new of less than \$6,501 and symbol 2 for vehicles which develop a cost new of \$6,501 and above.

Cubic		Minimum *	
Centimeters	Rating Group	Deductible	Percent
0-70	1	50	85%
71-100	2	50	110%
101-200	3	50	135%
201-300	4	50	170%
301-400	5	100	195%
401-460	6	100	225%
461-550	7	100	250%
551-650	8	100	305%
651-750	9	200	370%
751&Over	10	200	565%

^{*}Higher deductibles available.

*RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES (Cont'd)

D. MEDICAL PAYMENTS COVERAGE

Available Only in Non No-Fault States.

Medical Payments Coverage will be offered subject to a \$1,000 limit and a \$200 deductible per accident. Rates will be based upon the following percentages of the \$1,000 private passenger initial premium:

All Owners or Principal Operators at least 25 or Married Females - 100% Principal Operator under Age 25 and other Married Female - 150%

E. UNINSURED MOTORIST

Charge 200% of the private passenger rate.

F. MINIMUM PREMIUM

\$25 - All Coverages.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 TABLE OF CONTENTS

Section 1	Annual Private Passenger Rates by Territory
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GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY												
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 63												
SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY												
Click here to go to Rating Worksheet												
Ter	BI	<u>PD</u>	<u>MED</u>	COMP	COLL	<u>UI</u>	<u>/IBI</u>	<u>UN</u>	<u>IPD</u>	<u>UIM</u>		
	<u>25/50</u>	<u>25/50</u> <u>25M</u> <u>1M</u> <u>50 Ded</u> <u>100 Ded</u> <u>25/50</u> <u>25M</u>							<u>25</u>	<u>/50</u>		
				<u>2008</u>	2008							
				Sym C	Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+	
These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private												
Pass	Passenger Rates by Territory.											
1	215.00	216.00	56.10	233.00	657.00	27.40	22.00	36.20	36.20	10.50	10.50	
3	189.00	201.00	48.90	182.00	615.00	26.20	21.00	29.40	29.40	10.10	10.10	
4	255.00	237.00	76.90	429.00	927.00	28.70	23.00	30.10	30.10	11.00	11.00	
6	231.00	212.00	51.10	253.00	652.00	26.00	20.90	28.70	28.70	10.00	10.00	
7	207.00	181.00	50.30	461.00	748.00	26.00	20.90	32.30	32.30	10.00	10.00	
8	221.00	214.00	66.40	342.00	855.00	27.10	21.70	29.30	29.30	10.40	10.40	
12	187.00	174.00	49.50	241.00	690.00	26.20	21.00	28.90	28.90	10.10	10.10	
13	191.00	192.00	57.30	555.00	794.00	26.10	20.90	29.60	29.60	10.00	10.00	
14	207.00	208.00	57.00	547.00	818.00	27.30	21.90	28.80	28.80	10.50	10.50	
16	220.00	203.00	59.60	609.00	890.00	28.10	22.50	29.60	29.60	10.80	10.80	
17	232.00	218.00	50.90	238.00	677.00	26.40	21.20	30.10	30.10	10.20	10.20	
20	184.00	188.00	52.00	472.00	913.00	27.30	21.90	26.80	26.80	10.50	10.50	
25	183.00	186.00	51.40	464.00	815.00	27.10	21.70	30.10	30.10	10.40	10.40	

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 09/06/2007 RENEWALS 10/29/2007 RATE GEN 64 SECTION 2 - DEVIATIONS TO PRIVATE PASSENGER RATES BY TERRITORY

Click here to go to Rating Worksheet.

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Base rate is defined as the territory base rate.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

When applying more than one deviation, deviations must be multiplied by each other and rounded to four (4) decimal positions before being applied to the territory rates.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 8, Rating Steps.

CURRENT PRIVATE PASSENGER DEVIATIONS

Tier Rating Other Deviations

Deviation										
	<u>BI</u>	<u>PD</u>	<u>Med</u>	Med-Ben	<u>UMBI</u>	<u>UIM</u>	<u>UMPD</u>	COMP	COLL	
Tier 2	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.810	
Tier 3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Tier D	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	
Tier E	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	
Tier F	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	
Tier G	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663	
Tier H	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698	
Tier J	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	
Tier K	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774	
Tier L	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	
Tier M	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	
Tier N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	
Tier P	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	
Tier Q	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Tier R	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	
Tier S	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108	
Tier T	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	
Tier U	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227	
Tier V	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292	
Tier W	1.360	1.360	1.360	1.360	1.360	1.360	1.360	1.360	1.360	
Base Tier	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL										
ARKANSAS	RATE PAGE	S EFFECT	TIVE: NEW	BUSINESS 07/06	/2006 REN	NEWALS 08	3/28/2	006 RATI	E GEN 61	
SECT	ION 3 - PRIV	ATE PASSE	NGER INCR	EASED LIMITS a	nd DEDUC	CTIBLES				
Click here to go	to Rating Work	sheet.								
LIMITS		FACTORS		LIMITS	FAC	TORS		DEDS	FACT	ORS
	BI	UMBI	UIM		PD	UMPD			COMP	COLL
25/50	1.00	1.00	1.00	25M	1.00	1.00		NON-DED	1.13	N/A
50/100	1.19	1.55	3.25	50M	1.03	1.17		25	N/A	2.00
100/200	1.33	1.74	5.50	100M	1.06	1.34		50	1.00	1.14
100/300	1.39	1.96	5.80	250M	1.11	N/A		100	0.87	1.00
250/500	1.58	2.18	7.00	500M	1.19	N/A		150	N/A	0.97
300/300	1.53	2.14	6.80	REJ	N/A	0.00		200	0.78	0.96
300/500	1.61	2.20	7.18					250	0.74	0.94
500/500	1.67	2.26	7.80					500	0.61	0.74
						MED -				
500/750	1.71	2.30	8.15		MED	BEN*		1M	0.50	0.60
500/1MM	1.75	2.36	8.45	1M	1.00	N/A				
1MM/1MM	1.88	2.44	9.50	2M	1.45	N/A				
REJ	N/A	0.00	0.00	3M	1.65	N/A			-	
	<u> </u>			4M	1.75	N/A				
	·			5M	N/A	2.25	* Th	nese increas	sed limits	
	·			7.5M	N/A	2.65	sho	uld be appli	ied to the	
				10M	N/A	2.90	bas	e rate for M	led.	

								, -									
Click he Sym	ere to go t 2009 &	o Rating W	<u>'orksheet</u>												1990-		1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
								COMPR	EHENS	<u>VE</u>							
1	**	0.630	0.276	0.263	0.249	0.235	0.228	0.215	0.208	0.194	0.187	0.173	0.166	0.159	0.152	1	0.076
2	**	0.630	0.357	0.339	0.325	0.305	0.291	0.277	0.263	0.249	0.235	0.222	0.215	0.201	0.194	2	0.076
3	**	0.630	0.429	0.409	0.388	0.367	0.353	0.332	0.318	0.305	0.291	0.270	0.256	0.249	0.235	3	0.076
4	**	0.630	0.487	0.464	0.443	0.415	0.402	0.374	0.360	0.346	0.325	0.305	0.291	0.277	0.263	4	0.076
5	**	0.670	0.553	0.526	0.499	0.471	0.450	0.422	0.402	0.388	0.367	0.346	0.332	0.312	0.298	5	0.097
6	**	0.700	0.611	0.582	0.547	0.526	0.499	0.471	0.450	0.429	0.409	0.381	0.367	0.353	0.332	6	0.145
7	**	0.760	0.669	0.637	0.602	0.568	0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820	0.727	0.692	0.658	0.623	0.595	0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	В	0.235
Α	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
В	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
С	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	Ν	0.512
Ε	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	Р	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
Н	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	Т	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
M	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
Ν	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	Χ	1.925
Р	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		
Т	**	3.610	3.265	3.109	2.950	2.797	2.673	2.513	2.389	2.299	2.174	2.049	1.959	1.863	1.773		
V	**	3.950	3.759	3.580	3.400	3.220	3.081	2.901	2.756	2.652	2.506	2.361	2.257	2.146	2.043		
1	**	4.510	4.297	4.092	3.912	3.732	3.587	3.413	3.268	3.157	3.019	2.873	2.763	2.659	2.548		
L	**	5.070	4.827	4.597	4.417	4.244	4.099	3.919	3.774	3.670	3.524	3.379	3.275	3.164	3.060		
U	**	5.630	5.365	5.110	4.930	4.750	4.604	4.431	4.286	4.175	4.037	3.891	3.780	3.677	3.566		
Χ	**	6.190	5.896	5.615	5.435	5.262	5.117	4.937	4.791	4.687	4.542	4.397	4.293	4.182	4.078		
Υ	**	6.750	6.434	6.128	5.948	5.768	5.622	5.449	5.304	5.193	5.054	4.909	4.805	4.694	4.591		
Z	**	7.310	6.965	6.633	6.460	6.280	6.135	5.955	5.809	5.705	5.560	5.421	5.311	5.207	5.096		
W	**	<u>(A)</u>	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)		

⁽A) Add 0.56 to Symbol Z relativity for each \$10,000 above \$140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.

						2000 2	uooou		Juoc Oy								
Click h	ere to go to 2009 &	o Rating W	<u>/orksheet</u>												1990-		1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
								COL	LISION								
1	**	0.720	0.513	0.489	0.457	0.434	0.402	0.371	0.339	0.323	0.300	0.284	0.268	0.252	0.237	1	0.158
2	**	0.720	0.580	0.552	0.521	0.489	0.457	0.418	0.386	0.363	0.339	0.323	0.308	0.284	0.268	2	0.158
3	**	0.720	0.638	0.607	0.568	0.536	0.505	0.465	0.426	0.402	0.379	0.355	0.331	0.308	0.292	3	0.158
4	**	0.720	0.679	0.647	0.607	0.568	0.536	0.489	0.450	0.426	0.402	0.379	0.355	0.331	0.308	4	0.158
5	**	0.760	0.712	0.678	0.639	0.599	0.560	0.513	0.473	0.450	0.418	0.394	0.371	0.347	0.323	5	0.189
6	**	0.790	0.745	0.710	0.670	0.623	0.592	0.536	0.497	0.465	0.442	0.410	0.394	0.363	0.339	6	0.229
7	**	0.830	0.787	0.749	0.702	0.663	0.623	0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260
8	**	0.870	0.828	0.789	0.741	0.694	0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	В	0.292
Α	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323
В	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355
С	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	M	0.386
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	Ν	0.434
Ε	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	Р	0.481
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607
Н	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	Т	0.655
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773
М	**	1.540	1.458	1.388	1.301	1.223	1.152	1.057	0.970	0.915	0.860	0.804	0.765	0.710	0.663	W	0.852
Ν	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	Χ	0.986
Р	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734		
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773		
S	**	1.910	1.831	1.743	1.641	1.530	1.443	1.325	1.223	1.152	1.081	1.010	0.962	0.891	0.836		
Т	**	2.140	2.037	1.940	1.822	1.704	1.609	1.475	1.357	1.278	1.207	1.128	1.065	0.986	0.931		
V	**	2.360	2.245	2.137	2.011	1.877	1.775	1.625	1.499	1.412	1.325	1.238	1.175	1.088	1.025		
I	**	2.660	2.534	2.413	2.287	2.153	2.051	1.901	1.775	1.688	1.601	1.514	1.451	1.364	1.301		
L	**	2.970	2.824	2.690	2.563	2.429	2.327	2.177	2.051	1.964	1.877	1.790	1.727	1.641	1.577		
U	**	3.270	3.114	2.966	2.839	2.705	2.603	2.453	2.327	2.240	2.153	2.066	2.003	1.917	1.853		
Χ	**	3.570	3.404	3.242	3.115	2.981	2.879	2.729	2.603	2.516	2.429	2.343	2.279	2.193	2.130		
Υ	**	3.880	3.694	3.518	3.392	3.257	3.155	3.005	2.879	2.792	2.705	2.619	2.555	2.469	2.406		
Z	**	4.180	3.984	3.794	3.668	3.533	3.431	3.281	3.155	3.068	2.981	2.895	2.832	2.745	2.682		
W	**	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>		

⁽B) Add 0.30 to Symbol Z relativity for each \$10,000 above \$140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 61 SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

Click here to go to Rating Worksheet

Rates shown apply for all territories and already include all applicable deviations.

EMERGENCY ROAD SERVICE	Rate per Ve	hicle	Vehicle Age Factors		
See private passenger rules to	13.30 Full c	overage	1-4	.70	
determine vehicle age.			5-8	1.00	
	Vehicle Coverage L	imit Factors	9 & over	1.30	
	Full Coverage	1.00			
	Liability Only	1.30			

ENOA - FEDERAL

Private passenger increased limits factors apply [Bodily Injury, Property Damage, UMBI, UIM and UMPD only].

		Rate per Extended Auto	Med Pa	ayments
Bodily Injury	25/50	2.90	1M	3.50
Property Damage	25M	1.10	2M	4.30
UMBI	25% of the priv	/ate passenger rate	3M	5.10
UMPD	25% of the priv	/ate passenger rate	4M	5.90
UIM	25% of the priv	vate passenger rate	5M	6.70

ACCIDENTAL DEATH BENEFITS Rate per Vehicle

2.20

Coverage Limit Factors

5M 1.00 **10M** 2.00

LOST EARNINGS	Coverage Limit Factors

Rate per Vehicle	140-WK	1.00
4.40	200-WK	1.25
	250-WK	1.50
	300-WK	1.75
	350-WK	2.00
	400-WK	2 25

MECHANICAL BREAKDOWN Rate per Vehicle

\$250 Deductible 27.50

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 61 SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

Click here to go to Rating Worksheet

Rates shown apply for all territories and already include all applicable deviations.

Model Year Factors		<u>Vehicl</u>	e Class	/Covera	age Age	Factors Example		
Year Factor		Covg Age			<u>Cla</u>	<u>ss</u>		
1996 or <	1.000		1	2	3	4	5	6
1997	1.050	1	1.000	1.094	1.112	1.232	1.647	1.882
1998	1.103	2	1.000	1.094	1.112	1.232	1.647	1.882
1999	1.158	3	1.000	1.094	1.112	1.232	1.647	1.882
2000	1.216	4	1.000	1.094	1.200	1.436	2.245	2.567
2001	1.277	5	1.112	1.370	1.712	2.054	2.992	3.421
2002	1.341	6	1.280	1.574	1.967	2.567	3.741	4.276
2003	1.408	7	1.447	1.778	2.225	2.970	4.341	5.130
2004	1.478	8	1.447	1.778	2.225	2.970	4.341	5.130
2005 or >	1.552	9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT 25/Day 750 Max Rate per Vehicle 22.50

Increased Limit Factors 25/750 1.00 50/1500 2.00

Rates shown apply for all territories and already include all applicable deviations.

Charge the following rates per \$100 of insurance, based on current value of vehicle.

PERSONAL EFFECTS		RATE per \$100 .19		<u>DEDUCTIBLES</u> Non-ded only
PERSONAL EFFECTS O	COMBINED ADDITIONAL	.64		Non-ded only
FIRE, THEFT, COMBINE	ED ADDITIONAL	.74		Non-ded only
COMPREHENSIVE	RATE per \$100 \$50 Ded .94	DEDUCTIBLES NON-DED 50 100 200 250 500 1M	1.24 1.00 0.85 0.75 0.70 0.65 0.50	

Charge the following premiums per vehicle, based on original cost new and age of vehicle. See miscellaneous rules to determine age.

COLLISION

COST NEW RANGE		R.A	TE	DEDUCTIBLES	FACTORS
		\$100) Ded		
<u>Minimum</u>	<u>Maximum</u>	<u>NEW</u>	<u>OLD</u>	25	2.43
0	600	16.00	12.80	50	1.25
601	800	19.20	14.40	100	1.00
801	1,050	20.80	16.00	150	0.95
1,051	1,300	24.00	19.20	200	0.90
1,301	1,600	28.80	22.40	250	0.85
1,601	1,900	32.00	25.60	500	0.70
1,901	2,400	36.80	28.80	1M	0.60
2,401	3,000	44.80	35.20		
3,001	4,000	54.40	43.20		
4,001	5,000	67.20	54.40		
5,001	6,000	80.00	64.00		
6,001	7,000	92.80	73.60		
7,001	8,000	105.60	84.80		
8,001	9,000	118.40	94.40		
9,001	10,000	131.20	105.60		

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 41
SECTION 7 - COMMERCIAL RATING FACTORS

Refer to the COMMERCIAL AUTOMOBILE USE CLASSIFICATION SUPPLEMENT to determine appropriate class, then apply the factors shown below to the private passenger initial premium.

COVERAGE			CLASS		
COVERAGE	4	5	6	7	8
Bodily Injury	1.16	0.72	0.66	1.40	0.66
Property Damage	1.68	1.04	0.96	2.04	0.96
Medical Payments	0.84	0.52	0.48	1.02	0.48
Comprehensive	1.68	1.04	0.96	2.04	0.96
Collision	2.10	1.30	1.20	2.55	1.20
Additional PIP	0.84	0.52	0.48	1.02	0.48
Lost Earnings	0.84	0.52	0.48	1.02	0.48
Med-Ben	0.84	0.52	0.48	1.02	0.48

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE	COMPANY			
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RA				
SECTION 8 - RATING STEPS				
Click here to go to Rating Worksheet	ROUND			
STEPS				
See rules for applicability of discounts.				
BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl. MED-BEN)				
Select territory rate				
Multiply by deviation. See Section 2 - Deviations.	NA High Dime			
Multiply by increased limit factor	High Dime			
Multiply by vehicle liability rating factor	High Dime			
5. Multiply by Military Discount	High Dime			
Multiply by Basic Rating Element (BRE)	High Dime			
Calculate BRE as:				
a. Select primary BRE based on age, gender, marital status & usage	NA			
b. Subtract Multi-car Discount	NA			
c. Multiply by Good Student Discount	No Round			
d. Add/subtract subclass factor	NA			
7. Multiply by Defensive Driver Discount (BI & PD only)	High Dime			
Multiply by Motor Home Discount	High Dime			
Multiply by Restraint Discount (Med only)	High Dime			
10. Multiply by Seatbelt Discount (Med only)	High Dime			
11. Multiply by E-Banking Discount	High Dime			
12. Multiply by Associate or Sponsored Marketing Discount	High Dime			
13. Multiply by term percent	High Dime			
UMBI 4. Colort towitow rete	NA			
 Select territory rate Multiply by increased limit factor 	High Dime			
3. Multiply by deviation. See Section 2 - Deviations.	High Dime			
Multiply by deviation. See Section 2 - Deviations. Multiply by E-Banking Discount	High Dime			
Multiply by Associate or Sponsored Marketing Discount	High Dime			
6. Multiply by term percent	High Dime			
or manapy by term percent	1g. 2 2			
UIM				
Select territory rate	NA			
2. Multiply by increased limit factor	High Dime			
3. Multiply by deviation. See Section 2 - Deviations.	High Dime			
4. Multiply by E-Banking Discount	High Dime			
5. Multiply by Associate or Sponsored Marketing Discount	High Dime			
6. Multiply by term percent	High Dime			
<u>UMPD</u>				
1. Select territory rate	NA NA			
2. Multiply by increased limit factor	High Dime High Dime			
3. Multiply by deviation. See Section 2 - Deviations.				
4. Multiply by E-Banking Discount 5. Multiply by Associate or Sponsored Marketing Discount				
5. Multiply by Associate or Sponsored Marketing Discount	High Dime			
6. Multiply by term percent	High Dime			
COMPREHENSIVE, COLLISION	-			
Select territory rate	NA			
Multiply by model year factor and/or symbol factor	Dollar			
Multiply by deviation. See Section 2 - Deviations				
	High Dime			

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY				
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GI				
SECTION 8 - RATING STEPS				
Click here to go to Rating Worksheet				
STEPS	ROUND			
See rules for applicability of discounts.	Litalia Di ara			
4. Multiply by deductible factor	High Dime High Dime			
5. Multiply by Military Discount				
6. Multiply by Basic Rating Element (BRE) Calculate BRE as:				
a. Select primary BRE based on age, gender, marital status & usage	NA			
b. Subtract Multi-car Discount	NA NA			
c. Multiply by Good Student Discount	High Dime			
d. Add/subtract subclass factor				
7. Multiply by Anti-lock Brake Discount (Collision only)	NA High Dime			
Multiply by Anti-theft Discount (Comprehensive only)	High Dime			
Multiply by Defensive Driver Discount	High Dime			
10. Multiply by E-Banking Discount	High Dime			
11. Multiply by Associate or Sponsored Marketing Discount	High Dime			
12. Multiply by term percent	High Dime			
ACCIDENTAL DEATH BENEFITS				
1. Select base rate	NA			
2. Multiply by increased limit factor	High Dime			
Multiply by vehicle liability rating factor	High Dime			
4. Multiply by Restraint Discount	High Dime			
5. Multiply by Seatbelt Discount	High Dime			
6. Multiply by Military Discount	High Dime			
7. Multiply by E-Banking Discount				
Multiply by Associate or Sponsored Marketing Discount	High Dime			
Multiply by term percent	High Dime			
LOSS OF EARNINGS				
1. Select base rate	NA NA			
2. Multiply by increased limit factor	High Dime High Dime			
Multiply by vehicle liability rating factor				
4. Multiply by Restraint Discount	High Dime High Dime			
5. Multiply by Seatbelt Discount				
Multiply by Military Discount Multiply by E-Banking Discount	High Dime High Dime			
Multiply by Associate or Sponsored Marketing Discount	High Dime			
Multiply by Associate of Sponsored Marketing Discount Multiply by term percent	High Dime			
3. Widitiply by term percent	Tilgii Diilic			
RENTAL REIMBURSEMENT				
1. Select base rate	NA			
Multiply by deviation. See Section 2- Deviations.	High Dime			
3. Multiply by increased limit factor				
4. Multiply by Multi-car Discount				
5. Multiply by E-Banking Discount				
Multiply by Associate or Sponsored Marketing Discount				
7. Multiply by term percent				
EMERGENCY ROAD SERVICE				
1. Select base rate	NA			
2. Multiply by vehicle age factor	High Dime			

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY					
	ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN				
0"	SECTION 8 - RATING STEPS				
Clic	k here to go to Rating Worksheet STEPS	ROUND			
	See rules for applicability of discounts.	KOUND			
2	Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime			
<u>3.</u>	Multiply by Verlicle coverage in it ractor (run coverage/nability only) Multiply by E-Banking Discount	High Dime			
7 .	Multiply by Associate or Sponsored Marketing Discount	High Dime			
6.	Multiply by term percent	High Dime			
0.	William by torni porocint	Tilgii Diille			
	MECHANICAL BREAKDOWN (MBI)				
1.	Select base rate	NA			
2.	Multiply by MBI model year factor	High Dime			
3.	Multiply by MBI class/coverage age factor	High Dime			
4.	Multiply by E-Banking Discount	High Dime			
5.	Multiply by Associate or Sponsored Marketing Discount	High Dime			
6.	Multiply by term percent	High Dime			
ļ .	· · · I · V · · V ·	13 20			
	ENOA - FEDERAL - BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS				
1.	Select base rate	NA			
2.	Multiply by increased limit factor (BI and PD Only)	High Dime			
3.	Multiply by Military Discount	High Dime			
4.	Multiply by Restraint Discount (Med only)	High Dime			
5.	Multiply by Seatbelt Discount (Med only)	High Dime			
6.	Multiply by E-Banking Discount	High Dime			
7.	, , ,	High Dime			
8.	Multiply by term percent	High Dime			
	ENOA - FEDERAL - UMBI				
<u>1.</u>	Select territory rate	NA			
<u>2.</u>	Multiply by increased limit factor	High Dime			
<u>3.</u>	Multiply by deviation. See Section 2 - Deviations.	High Dime			
4.	Multiply by E-Banking Discount	High Dime			
5.	Multiply by Associate or Sponsored Marketing Discount	High Dime			
6.	Multiply by term percent	High Dime			
	<u>ENOA - FEDERAL - UIM</u>				
<u>1.</u>	Select territory rate	NA			
<u>2.</u>	Multiply by increased limit factor	High Dime			
<u>3.</u>	Multiply by deviation. See Section 2 - Deviations.	High Dime			
4.	Multiply by E-Banking Discount	High Dime			
5.	Multiply by Associate or Sponsored Marketing Discount	High Dime			
6.	Multiply by term percent	High Dime			
	ENGA FEDERAL LIMBO				
4	ENOA - FEDERAL - UMPD	NΙΛ			
<u>1.</u>	Select territory rate Multiply by increased limit factor	NA High Dimo			
<u>2.</u>	Multiply by increased limit factor Multiply by deviation. See Section 2 - Deviations.	High Dime			
<u>3.</u>		High Dime			
4. 5	Multiply by Associate or Spansored Marketing Discount	High Dime			
5. 6	Multiply by Associate or Sponsored Marketing Discount Multiply by term percent	High Dime High Dime			
6.	inditiply by term percent	nigh Dilile			
	MOBILE HOME COMPREHENSIVE				
1	Select base rate				
<u> </u>	<u> </u>				

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE C	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/200	7 RATE GEN
SECTION 8 - RATING STEPS	
Click here to go to Rating Worksheet	DOLIND
STEPS Con rules for applicability of discounts	ROUND
See rules for applicability of discounts.	NΙΛ
2. Multiply by Deviation	NA
3. Multiply by deductible relativity	Penny
4. Divide insurance value by 100	NA NA
5. Multiply result of step 4 by result of step 3	NA Histophopias
6. Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime
9. Multiply by term percent	High Dime
MODILE HOME COLLICION	
MOBILE HOME COLLISION	NIA.
1. Select base rate based on original cost new range and age of vehicle	NA Daniel
2. Multiple by Deviation	Penny
3. Multiply by deductible relativity """ to the state of	High Dime
4. Multiply by trailer percent increase (for cost new greater than 10,000)	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by E-Banking Discount	High Dime
7. Multiply by Associate or Sponsored Marketing Discount	High Dime
8. Multiply by term percent	High Dime
MOBILE HOME COMBINED ADDITIONAL (CA)	
(Vehicle Fire, Theft & Combined Additional Coverage)	
1. Select base rate	NA
2. Multipy by Deviation	Penny
3. Divide insurance value by 100	NA
4. Multiply result by base rate	High Dime
5. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime

		GO	VERNN	IENT EMPLO	OYEES	INSUR	ANCE (OMPA	NY / GE	EICO GEN	IERAL IN	SURANC	E COMPAN	IY		
		ARK	ANSAS	RATE PAGES							IEWALS 1	1/01/2007	RATE GE	N 63		
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Darkerica cells do i	от арр	,.y.													BI, PD, &	
STEP	BI	PD	MED	MED-BEN	<u>UMBI</u>	UMPD	UIM	ADB	<u>LE</u>	COMP	COLL	<u>RR</u>	ERS	MBI	Med	<u>& UMPD</u>
Terr Rate																
Model Yr/Sym																
<u>Deviation</u>																
Vehicle Age																
Inc Limit																
<u>Ded</u>		,														
VLR																
Military Disc																
BRE																
Primary																
Multi car Disc																
Good Student																
Subclass																
Total BRE																
Anti-lock Disc																
Anti-theft Disc																
Def Driver Disc																
Restraint Disc																
Seatbelt Disc																
MBI Model Yr																
MBI CI/Covg Age																
E-Banking Disc																
Assoc/Sp Mkt Disc																
Term Percent																
TOTAL PREM																

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65

SECTION 10 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS

ANNUAL BASE RATES and RATING FACTORS

Click here to go to RV Rating Worksheet

Rates shown apply for all territories.

MOTOR HOME LIABILITY BASE RATES

To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate.

To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 15, RV Rating Steps

To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor.

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230.20	
250.20	698.60
Rate per Motor Home	Rate per Travel Trailer
802.00	754.60

Increased Deductible Factors

	COL	LISION	COMPRE	HENSIVE	COMP with \$5	0 GLASS DED	
DEDS	MH	TT	MH	TT	MH	TT	
100	NA	NA	1.24	1.23	1.61	NA	
250	1.11	1.11	1.04	1.09	1.53	NA	
500	1.00	1.00	1.00	1.00	1.51	NA	
1M	0.74	0.89	0.89	0.82	1.42	NA	
5M	0.66	0.54	0.73	0.68	1.28	NA	
10M	0.65	0.50	0.70	0.64	1.26	NA	

Settlement Options for Comprehensive and Collision

	MOTOF	RHOME		TRAVEL	TRAILER	
	FAC	TORS		FAC	TORS	
	COLL	COMP		COLL	COMP	
Actual Cash Value	1.00	1.00		1.00	1.00	
Total Loss Replacement Cost	1.20	1.20		1.20	1.20	
Purchase Price	1.15	1.15		1.15	1.15	
			İ			

RV USE

		Motor	Homes			Travel T	railers	
	0-29 Days	30-150 Days	151-300 Days	301+ Days	0-29 Days	30-150 Days	151-300 Days	301+ Days
BI/PD	.95	1.20	1.70	1.90				
MED/MED-BEN	.95	1.20	1.70	1.90				
UMBI/UMPD	.95	1.20	1.70	1.90				
<u>UIM</u>	.95	1.20	1.70	1.90				
LOST EARNINGS	.95	1.20	1.70	1.90				
ACC DEATH	.95	1.20	1.70	1.90				
COLL	.99	1.10	1.20	1.45	1.05	1.05	1.05	1.25
COMP	.95	0.95	1.14	1.14	.99	.99	.99	1.05
RCPEFF	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
<u>EMEXP</u>	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
<u>ERS</u>	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
VACLIAB	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90
RV MED	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90

	GOVERNI	MENT EMPLOYEE	S INSURANCE	COMPANY / GI	EICO GENERAL IN	SURANCE CO	OMPANY	
	ARKANSAS R				2008 RENEWALS		ATE GEN 65	
					ES and TRAVEL TI	RAILERS		
			ANNUAL BASE R	RATES and RATI	NG FACTORS			
Click here to go to R	V Rating Workshee	<u>et</u>						
	1		Rates shown	n apply for all t	erritories.		ı	1
VEHICLE TYPE	FACTORS							
For Motor Home	s, to develop th	e vehicle type faci	tor, multiply the f	actor for the pa	rticular class by the	liability factor.		•
						-		
Motor Home Fa	ctors							
			BI/PD	MED	UMBI/UMPD	<u>UIM</u>	COLL	COMP
Class A - Heavy		ome	1.000	1.000	1.000	1.000	1.000	1.000
Class B - Camp			1.789	1.000	1.000	1.000	0.962	0.550
Class C - Mini N	lotor Home		1.053	1.000	1.000	1.000	0.808	0.670
Travel Trailer Fa	actors							
			COLL	COMP				
Conventional			1.000	1.000				
Pop-Up			0.373	0.406				
5th Wheel			0.847	1.075				
Mounted Truck			0.975	0.670				
Recreational/Ca	rgo Quarters		1.000	1.047				
LIABILITY FACT	OPS - Motor L	Jomos Only						
BI/PD	.30	lonies Only	I					
MED	.30							
UMBI	.55							
UMPD	.55	_						
UIM	.55			 			 	
Lost Earnings	.30							
Acc. Death	.30							
- 15 51 B G G H 1	1.55							
				1			1	
			1					

GO\	/ERNMENT I	EMPLOYEES	INSURANCE	COMPANY	/ GEICO GEN	ERAL INSUR	RANCE COMPA	ANY
ARKANSAS R					8 RENEWALS		RATE GEN 65	
	<u>SECTI</u>	<u>ON 11 - RV P</u>	ROGRAM - I	<u> //ISCELLANI</u>	OUS COVER	AGES		
			BASE RATES	and RATING	FACTORS			
Click here to go to	RV Rating Wor							
		Rates	shown apply	for all terrif	tories.	ı		
MISCELLANE	OUE BY CO	VEDACES						
WIISCELLANE	OUS RV CO	VERAGES				I		
RV MEDICAL	PAYMENTS		Rate per M	otor Home	Rate per Tra	vel Trailer		
Limit 1M	TATMENTO		15.		15.			
					101			
Increased Lin	nit Factors							
	RV	MED						
LIMITS	MH	TT						
1M	1.00	1.00						
2M	1.20	1.20						
3M	1.37	1.37						
4M	1.52	1.52						
5M 6M	1.65 1.76	1.65 1.76						
7M	1.76	1.76						
8M	1.92	1.92						
9M	1.97	1.97						
10M	2.00	2.00						
REPLACEME	NT COST PE	RSONAL EF	FECTS	Rate per l	Motor Home	Rate per 1	Travel Trailer	
Limit 10M				4	5.00	4	5.00	
Increased Lin								
LIMITS		<u>Home</u>	Travel					
5M 10M		Base Coverage .00	Included in Ba					
15M	-	.00	2.0					
20M		.00	3.0					
30M		.00	5.0					
40M	_	.00	7.0					
50M	+	.00	9.0					
60M	11	.00	11.					
70M		3.00	13.					
80M		5.00	15.					
90M	_	7.00	17.					
100M	19	9.00	19.	UU				
VACATION LI	ΔRII ITV		Rate per M	ntor Homo	Rate per Tra	vol Trailor		
Limit 25M	APILII I		2.5		2.5			
			2.0	. •	2.0			
Increased Lin	nit Factors							
LIMITS		Home	<u>Travel</u>	<u>Trailer</u>				
10M		Base Coverage	Included in Ba					
25M		.33	2.3					
50M		.00	3.0					
100M		.33	3.3					
300M		.00	4.0					
500M	4.	.33	4.3	33				

ARKANSAS F	RATE PAGES	EFFECTIVE:	NEW BUSINE	SS 03/13/200	8 RENEWALS	05/01/2008	RATE GEN 65	
	SECTI	ON 11 - RV F	ROGRAM - I	/ISCELLANI	EOUS COVER	AGES		
		ANNUAL	BASE RATES	and RATING	FACTORS			
Click here to go to	RV Rating Wor	<u>ksheet</u>						
-		Rates	s shown apply	for all terri	tories.			
EMERGENCY	<u> EXPENSE</u>		Rate per M	otor Home	Rate per Tra	avel Trailer		
Limit 3M			12.	00	12.	00		
Increased Lin	nit Factors							
LIMITS	Motor	· Home	Travel	<u>Trailer</u>				
1M	Included in E	Base Coverage	Included in Ba	se Coverage				
3M	1.	.00	1.0	00				
EMERGENCY	ROADSIDE	SERVICE		Rate per l	Motor Home	Rate per 1	Travel Trailer	
Full Coverage	Only			38.00 Fu	Il Coverage	38.00 Fu	III Coverage	

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 SECTION 12 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW

Click here to go to RV Rating Worksheet

PHYSICAL DAMAGE SYMBOL ASSIGNMENTS

Cost New	Symbol
0 - 10,000	1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	2 3 4 5
17,501 - 20,000	
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	Α
40,001 - 50,000	В
50,001 - 70,000	С
70,001 - 90,000	D
90,001 - 110,000	Е
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	Н
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	Р
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	Т
540,001 - 590,000	V
590,001 - 640,000	V
640,001 - 690,000	L
690,001 - 740,000	U X Y Z
740,001 - 800,000	X
800,001 - 875,000	Y
875,001 - 1,000,000	
1,000,001+	W

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

Click he	Click here to go to RV Rating Worksheet														
Sym	2007 &	71171101	ng rron	<u> </u>											1993
Code	Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	& Prior
									NSIVE						
1	0.230	0.230	0.230	0.241	0.252		0.275	0.288		0.315	0.330			0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
Α	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
В	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
С	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
Е	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
Н	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
М	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
Р	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
Т	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074	4.264	4.460	4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
Х	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Υ	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Z	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

Click he	ere to go t	o RV Rat	ing Work	sheet	200	/ Base	Model `	rear, Ba	ase Syn	ע וסמת					
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
				T	ī		<u>C</u>	OLLISI	<u>ON</u>	T		ī			
1	0.290	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
Α	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
В	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
С	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
Е	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
Н	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
М	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
Ν	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
Р	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
Т	3.690	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
Ι	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460													3.149	2.854
Χ	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Υ	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

Click he	Click here to go to RV Rating Worksheet														
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
Oode	Newci	2000	2003	2004	2003	2002		PREH			1337	1330	1333	1334	a i noi
1	0.270	0.284	0.292	0.292	0.292	0.292	0.292			0.292	0.292	0.292	0.292	0.292	0.292
2	0.410	0.431			0.443					0.443				0.443	0.443
3	0.430	0.452		0.464	0.464	0.464	0.464				0.464			0.464	0.464
4	0.450	0.473			0.486		0.486				0.486			0.486	0.486
5	0.470	0.494			0.508						0.508			0.508	0.508
6	0.500	0.525	0.540			0.540				0.540				0.540	0.540
7	0.540	0.567	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583
8	0.560	0.588	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605
Α	0.590	0.620	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637
В	0.700	0.735	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756
С	0.860	0.903	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929
D	1.000	1.050	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
Е	1.110	1.166	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199
F	1.210	1.271	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307
G	1.380	1.449	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490
Н	1.590	1.670	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717
J	1.800	1.890	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944
K	2.020	2.121	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182
М	2.150	2.258	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322
N	2.840	2.982	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067
Р	2.880	3.024	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110
R	2.920	3.066	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154
S	2.960	3.108	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197
Т	3.000	3.150	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240
V	3.050	3.203	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294
ı	3.110	3.266	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359
L	3.160	3.318	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413
U	3.210	3.371	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467
Χ	3.260	3.423	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521
Υ	3.340	3.507	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607
Ζ	3.440	3.612	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715
W	5.000	5.250	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65 SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

	2007 Base Model Year, Base Symbol D Click here to go to RV Rating Worksheet														
		o RV Rat	ing Work	sheet										Т	1993
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	4993 & Prior
								OLLIS							
1	0.150	0.123	0.123	0.123	0.123	0.123	_			0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205			0.205	0.205	0.197	0.190			0.169	0.163		0.163	0.138
3	0.290	0.238			0.238		0.229	0.220						0.189	0.160
4	0.340	0.279		0.279	0.279								0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277			0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
Α	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
В	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
С	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
Е	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
Н	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
М	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
Р	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931
Т	3.690	3.026	3.026	3.026	3.026	3.026	2.911	2.801			2.494	2.399	2.399	2.399	2.030
V	3.880	3.182			3.182	3.182	3.061	2.945						2.522	2.134
I	4.080			3.346	3.346		3.219				2.758			2.652	2.244
L	4.270			3.501											2.349
U				3.657											2.453
Χ				3.838											2.574
Υ				4.051									3.211		2.717
Z				4.362									3.458		2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL IN	SURANCE COMPANY
ARKANSAS RATE PAGES	05/01/2008 RATE GEN 65
SECTION 15 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
MOTOR HOME BODILY INJURY, PROPERTY DAMAGE	
Select territory rate	NA
Multiply by deviation. See Section 2 - Deviations.	Penny
Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
Multiply by Defensive Driver Discount	Penny
Multiply by Commercial Driver's License Discount	Penny
10. Multiply by E-banking Discount	Penny
11. Multiply by Associate or Sponsored Marketing Discount	Penny
12. Multiply by term percent	High Dime
MOTOR HOME MEDICAL, MED-BEN	
Select territory rate	NA
Multiply by deviation. See Section 2 - Deviations.	Penny
Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Restraint Discount	Penny
9. Multiply by Seatbelt Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate or Sponsored Marketing Discount	Penny
13. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURAN	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/200 SECTION 15 - RV RATING STEPS	8 RATE GEN 65
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
MOTOR HOME ADB, LE	N10
Select territory rate	NA NA
2. Multiply by increased limit factor 2. Multiply by the combined web into the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying the part of actor (lich illing factor are supplying factor are supplying the part of actor (lich illing factor are supplying	Penny
Multiply by the combined vehicle type factor/liability factor amount Calculate combined factor as:	Penny
a. Select vehicle type factor	NΙΛ
b. Multiply by liability factor	NA NA
c. Truncate to four decimal places	NA NA
Multiply RV Use factor	Penny
Multiply by Military Discount	Penny
Multiply by Restraint Discount	Penny
7. Multiply by Seatbelt Discount	Penny
8. Multiply by E-banking Discount	Penny
Multiply by Associate or Sponsored Marketing Discount	Penny
10. Multiply by term percent	High Dime
1,7,7	
MOTOR HOME UMBI, UMPD, UIM	
Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate or Sponsored Marketing Discount	Penny
Multiply by term percent	High Dime
MOTOR HOME COMPREHENSIVE - ACV, PURPRICE, TLRC	
Select base rate	NA
Multiply by Settlement Option factor	Penny
Multiply by Deviation. See Section 2 - Deviations	Penny
Multiply by model year factor and/or symbol factor.	Penny
Multiply by deductible.	Penny
Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Defensive Driver Discount	Penny
11. Multiply by Commercial Driver's License Discount	Penny
12. Multiply by Anti-Theft Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate or Sponsored Marketing Discount	Penny
15. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE CO	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RAT	E GEN 65
SECTION 15 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	DOUND
STEPS	ROUND
See rules for applicability of discounts. MOTOR HOME COLLISION - ACV, PURPRICE, TLRC	
1. Select base rate	NA
Select base rate Multiply by Settlement Option factor	Penny
Multiply by Deviation. See Section 2 - Deviations	Penny
Multiply by model year factor and/or symbol factor.	Penny
Multiply by model year ractor and/or symbol ractor. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	1 Cilly
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Defensive Driver Discount	Penny
11. Multiply by Commercial Driver's License Discount	Penny
12. Multiply by Anti-Lock Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate or Sponsored Marketing Discount	Penny
15. Multiply by term percent	High Dime
10. Multiply by term percent	Tilgii Billic
TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate or Sponsored Marketing Discount	Penny
13. Multiply by term percent	High Dime
DV EMEDOENCY DOADSIDE SERVICE	
RV EMERGENCY ROADSIDE SERVICE 1. Soloet base rate	NA
1. Select base rate	
Multiply by vehicle age factor Multiply by vehicle coverage limit factor	Penny Penny
4. Multiply by RV Use factor	Penny
Multiply by E-banking Discount	Penny
Multiply by Associate or Sponsored Marketing Discount	Penny
7. Multiply by term percent	High Dime
7. Multiply by tellii percent	i ligh bille

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY								
ARKANSAS RATE PAGES	RENEWALS 05/01/2008 RATE GEN 65							
SECTION 15 - RV RATING ST	<u>EPS</u>							
Click here to go to RV Rating Worksheet								
STEPS	ROUND							
See rules for applicability of discounts.								
RV MEDICAL PAYMENTS								
Select base rate	NA NA							
Multiply by increased limit factor	Penny							
3. Multiply by RV Use factor	Penny							
Multiply by E-banking Discount	Penny							
5. Multiply by Associate or Sponsored Marketing Discount	Penny							
6. Multiply by term percent	High Dime							
VACTION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT CO	ST PERSONAL EFFECTS							
Select base rate	NA							
Multiply by increased limit factor	Penny							
3. Multiply by RV Use factor	Penny							
Multiply by E-banking Discount	Penny							
5. Multiply by Associate or Sponsored Marketing Discount	Penny							
Multiply by term percent	High Dime							

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ARKANSAS RATE PAG				NEW BU						008 RATI	E GEN 65	
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STEP	BI	PD	MED, MED- BEN	UMPD, UMBI, UIM	ABD, LE	MH COMP	MH COLL	TT COMP	TT COLL	RV MED	RV ERS	VACLIAB, EMEXP, RCPE
Terr Rate												
Settlement Option												
Deviation												
Vehicle Age												
Inc Limit												
Model Yr/Sym												
Ded												
BRE												
Primary												
RV Multi Veh Disc												
Good Student Disc						_						
Subclass												
Total BRE												
Veh Type												
Liability Factor												
RV Use												
Military Disc												
Restraint Discount						-						
Seatbelt Discount												
Def Driver Disc												
CDL Disc												
Anti Lock Discount												
Anti Theft Discount												
E-banking Disc												
Assoc/Sp Mkt Disc												
Term Percent												
TOTAL PREM												

RULE	1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE	2
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RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE

Family Automobile Coverage may be extended at the rates specified below to cover:

- A. the named insured, as defined in the Policy; or
- **B.** a relative, as defined in the policy

for their liability arising out of the use by them or by others of any automobile not owned by the named insured or any relatives.

Coverage shall include any person or organization legally responsible for the use by the named individual of any automobile not owned or hired by such person or organization. With respect to the liability coverages of the policy, the insurance applies to each such individual and to the spouse thereof.

Exclusion - This extended insurance shall not apply:

- **A.** to any automobile owned by the named individual or a member of the same household other than a private chauffeur or domestic servant of the named individual;
- **B.** to any automobile while used in the automobile business;

NOTE: This exclusion may be eliminated if the named individual, for whom this extended insurance is afforded, is employed in an automobile business which is not covered under a garage payroll policy. The rate for this extended insurance shall be 170% of the Private Passenger initial premium for the territory in which the risk is located in lieu of the rate specified below.

- **C.** to any automobile while used in a business or occupation of the named individual for whom this extended insurance is afforded except an automobile operated or occupied by the named individual, private chauffeur or domestic servant;
- **D.** with respect to relatives, to bodily injury to any fellow employee of the named individual injured in the course of his employment if such injury arises out of the use of an automobile in the business of his employer.

RATES - BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, AND UNINSURED MOTORISTS

If automobiles are furnished for the regular use of the named insured or a relative and there is no insurance afforded for the protection of the named insured or such relative on a direct primary basis for automobile bodily injury, property damage and uninsured motorist liability insurance, the rate for this extended coverage shall be 50% of the specified car rate applicable to the highest rated automobile furnished for such use.

In all other instances, the rates for this extended coverage shall be the same as the ENOA Federal rates below.

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE (Cont'd)

EXCEPTION: If the named insured or a relative is furnished an automobile for regular use in the business of the United States Government or the Government of the District of Columbia, the basic limits rates for the period of coverage shall be determined from the schedule below, provided coverage is limited by attachment of endorsement form "Federal Employees Using Automobile in Government Business" or "District of Columbia Employees Using Automobile in Government Business", as is appropriate.

- o **Bodily Injury** Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Property Damage** Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Uninsured Motorists** Charge 25% of the specified car rate applicable to the highest rated automobile furnished for such use.

RATES - OTHER

Refer to Rate Section for medical rates.

ENOA rates are flat rates, not subject to modification under the provisions of any rating plan or other manual rule, with the exception of Military Discount, Associate Discount, Restraint Discount and Seatbelt Discount.

RULE 2. EMPLOYERS' LIABILITY INSURANCE

Employers' Liability Insurance covers the liability imposed upon the named insured by law, except under any workmen's compensation law, for damages for bodily injury, sickness or disease, including death at any time resulting therefrom sustained by any employee of the named insured caused by accident arising out of the ownership, maintenance or use of any automobile insured by the company, while such employee is engaged in the operation or maintenance of such automobile or is using it in the course of his employment.

This rule is not applicable under the types of risks listed below:

- **A.** Automobile sales agencies, repair shops, service stations, storage garages or public parking places.
- **B.** Commercial or public automobiles if the insured has more employees than automobiles covered under the policy.

In all other cases Employers' Liability Insurance may be afforded at the following rates for each automobile insured subject to the underwriting basis used.

- o **Private Passenger** \$2.40 per automobile, basic limits.
- o Commercial or Public \$4.00 per automobile, basic limits.

RULE 3. <u>COMBINED ADDITIONAL COVERAGE WITH OR WITHOUT MALICIOUS MISCHIEF AND VANDALISM</u>

These coverages may be written only in connection with Fire or Fire and Theft coverage and for a like amount of insurance.

Malicious Mischief and Vandalism is subject to a \$25 Deductible applying to the amount of each determined loss and may be written only as an addition to and in connection with Combined Additional Coverage.

Combined Additional Coverage consists of the miscellaneous perils of Windstorms, Earthquake, Explosion, Hail, External Discharge or Leakage of Water, Flood or Rising Waters, Riot or Civil Commotion, or the Forced Landing or Falling of any Aircraft or of its parts or equipment.

Refer to Rate Section of Manual.

The rates are subject under all circumstances to a retained minimum premium of not less than 25% of the annual premium charges for each car insured.

RULE 4. RESERVED FOR FUTURE USE

*RULE 5. <u>RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6</u>

A. MOBILE HOMES

Refer to Rate Section of Manual for annual rates for Fire, Theft and Combined Additional, Personal Effects (Contents only), Personal Effects Combined Additional, Comprehensive and Collision.

NOTE: "New" means purchased not more than 18 months prior to the date insurance attaches. "Old"-All others.

Mobile Home One Trip Trailer Collision Coverage

Miles	% of Annual Rate
0 - 500	25% Minimum
501 - 1,000	35% Minimum
1,001 - 1,500	45% Minimum
1,501 - 2,000	50% Minimum
2,001 & over	Annual Premium

B. CAMPER BODIES

A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a portable camper body or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile.

*RULE 5. <u>RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6</u> (Cont'd)

C. MOTOR HOMES

A self-propelled vehicle which is permanently equipped for use as living quarters (including cooking, dining, plumbing or refrigeration facilities).

1. Liability Coverage (including Medical Payments and No-Fault Coverage if applicable)

Rate at 75% of the otherwise applicable private passenger rate for the Sub-Class 0, Pleasure Use, Long Annual Mileage 45-49 Married Male Classification.

No surcharges will be applied.

If applicable, the following discounts shall be applied:

- **a.** Military
- **b.** Associate
- c. E-Banking

2. Physical Damage Coverage

Use rates as shown on the Mobile Home Rate Page.

If applicable, the following discounts shall be applied:

- a. Associate
- **b.** E-Banking

NOTE: A motor home shall not be classified and rated as a motor home under this rule when (1) the motor home is principally used as a private passenger type automobile for pleasure and business purposes, including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or (2) the insured does not have a private passenger automobile insured with GEICO Indemnity Company. Instead, the motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM

A. MOTOR HOMES

- 1. A motor home shall be classified as the following:
 - a. Class A Heavy Duty Motor Home
 - **b.** Class B Camper Van
 - c. Class C Mini Motor Home
- 2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

- 1. Conventional
- 2. Pop-Up
- **3.** 5th Wheel
- 4. Mounted Truck Camper
- 5. Recreational/Cargo Quarters

<u>NOTE</u>: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

a. Motor Homes

- 1) Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 2) Property Damage Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 3) Medical Payments Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 4) Medical Benefits Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
- **6)** Accident Death Benefits Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 7) Income Disability-Lost Earnings Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 8) Comprehensive Using the Motor Home base rate apply the private passenger subclass and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
- 9) Collision Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM (Cont'd)

b. Travel Trailers

- 1) Comprehensive Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- **4)** Replacement Cost Personal Effects The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 5) Vacation Liability The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

- **2. Settlement Options** The following settlement options are available for Comprehensive and Collision coverages.
 - **a.** Total Loss Replacement Cost Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
 - **b.** Purchase Price Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
 - c. Actual Cash Value Replacement cost less depreciation.

3. Definitions

- a. Age
 - Age Definition of vehicle age
 - 1 Vehicles of the current model year
 - 2 Vehicles of the first preceding model year
 - 3-8 Vehicles 2nd through 7th preceding model years, respectively
 - 9 All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM (Cont'd)

b. "Use" is defined as follows:

Occasional - 0 - 29 days per year Frequent - 30 to 150 days per year Full timers – 151 to 300 days per year Primary – 301 days or more per year

4. Discounts and Surcharges

- a. Commercial Driver's License Discount Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.
- b. Recreational Vehicle Multi Vehicle Discount The appropriate Secondary Rating Element shall be reduced by 10% if more than one Motor home, Travel trailer, or a combination of a private passenger automobile and a Motor home or Travel trailer are owned by an individual or owned jointly by relatives, or the insured and a resident of the insured's household and two or more such vehicles are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following: Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision insurance.
- **c.** The following discounts are also applicable as noted below:

Private Passenger Rules Section

Associate Discount - Motor homes and Travel trailers
Military Discount - Motor homes and Travel trailers
Renewal Discount - Motor homes
Defensive Driving Course Discount - Motor homes
Five Year Good Driving Discount - Motor homes
Good Student/College Graduate Discount - Motor homes
E-Banking Discount - Motor homes and Travel trailers

*RULE 7. UTILITY TRAILERS

For all utility trailers including camping trailers not used as permanent living quarters, refer to the Mobile Home section in Rule 5 for applicable rules and rates.

*RULE 8. DUNE BUGGIES

Not licensed or registered for use on public roads. Dune Buggies, or all terrain vehicles.

- 1. Not used for Commercial purposes, rate at 50% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- 3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.

Dune Buggies will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

*RULE 9. GOLFMOBILES

- 1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- 3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.
- **5.** Golfmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

*RULE 10. SNOWMOBILES

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

- 1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
- 2. Used for Commercial purposes Not Written.
- **3.** A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
- **4.** All rates and minimum premiums apply for the period of coverage.
- **5.** Snowmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

GEICO INDEMNITY COMPANY ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51 TABLE OF CONTENTS

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	GEICO INDEMNITY COMPANY												
	ARKANSA	S RATE PA	AGES E	FFECTIVE:	NEW BUS	INESS 02	/08/2007 R	ENEWALS	04/02/2007	RATE G	EN 49		
	SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY												
Click	Click here to go to Rating Worksheet												
Ter	<u>BI</u>	<u>PD</u>	MED	COMP	COLL	<u>UI</u>	<u>/IBI</u>	UN	<u>IPD</u>	U	M		
	<u>25/50</u>	<u>25M</u>	<u>1M</u>	<u>50 Ded</u>	<u>100 Ded</u>	<u>25</u>	<u>/50</u>	<u>25</u>	<u>M</u>	<u>25</u>	<u>/50</u>		
				<u>2008</u>	<u>2008</u>								
				Sym C	Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+		
Thes	e are UND	EVIATED r	ates. To d	etermine BA	SE RATES	and/or IN	ITIAL PREM	/IUMS, see	Section 2 -	Deviations	to Private		
Pass	enger Rate	es by Territ	ory.										
1	281.00	308.00	56.80	498.00	1263.00	31.00	31.00	80.30	80.30	22.00	22.00		
3	250.00	289.00	50.30	503.00	1192.00	29.70	29.70	66.60	66.60	21.10	21.10		
4	328.00	335.00	75.70	783.00	1721.00	32.30	32.30	68.00	68.00	22.90	22.90		
6	300.00	303.00	52.30	534.00	1254.00	29.60	29.60	65.20	65.20	21.00	21.00		
7	272.00	263.00	51.50	861.00	1417.00	29.60	29.60	72.40	72.40	21.00	21.00		
8	288.00	306.00	66.20	700.00	1565.00	30.70	30.70	66.40	66.40	21.80	21.80		
12	248.00	254.00	50.80	514.00	1319.00	29.70	29.70	65.60	65.60	21.10	21.10		
13	253.00	277.00	57.90	1066.00	1495.00	29.60	29.60	67.00	67.00	21.00	21.00		
14	272.00	298.00	57.60	1041.00	1535.00	30.90	30.90	65.40	65.40	21.90	21.90		
16	287.00	292.00	60.00	1189.00	1658.00	31.70	31.70	67.00	67.00	22.50	22.50		
17	301.00	311.00	52.10	508.00	1297.00	30.00	30.00	68.00	68.00	21.30	21.30		
20	244.00	272.00	53.10	874.00	1671.00	30.90	30.90	61.30	61.30	21.90	21.90		
25	243.00	270.00	52.60	923.00	1532.00	30.70	30.70	68.00	68.00	21.80	21.80		

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 09/06/2007 RENEWALS 10/29/2007 RATE GEN 50
SECTION 2 - DEVIATIONS TO PRIVATE PASSENGER RATES BY TERRITORY

Click here to go to Rating Worksheet.

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Base rate is defined as the territory base rate.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

When applying more than one deviation, deviations must be multiplied by each other and rounded to four (4) decimal positions before being applied to the territory rates.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 8, Rating Steps.

CURRENT PRIVATE PASSENGER DEVIATIONS

Tier Rating Other Deviations

Deviation		<u></u>	Deviation I	Factors by Co	verage				
	<u>BI</u>	<u>PD</u>	<u>MED</u>	MED-BEN	<u>UMBI</u>	<u>UIM</u>	<u>UMPD</u>	COMP	COLL
Tier 1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Tier 2	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920
Tier 3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Tier 4	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
Tier 5	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.586	1.586
Tier 6	1.669	1.669	1.669	1.669	1.669	1.669	1.669	1.669	1.669
Tier 7	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757
Tier 8	1.849	1.849	1.849	1.849	1.849	1.849	1.849	1.849	1.849
Tier 9	1.946	1.946	1.946	1.946	1.946	1.946	1.946	1.946	1.946
Tier E	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599
Tier F	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630
Tier G	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663
Tier H	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698
Tier J	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735
Tier K	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774
Tier L	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815
Tier M	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858
Tier N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
Tier P	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Tier Q	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Tier R	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053
Tier S	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108
Tier T	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166
Tier U	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227
Tier V	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292
Tier W	1.360	1.360	1.360	1.360	1.360	1.360	1.360	1.360	1.360
Tier X	1.432	1.432	1.432	1.432	1.432	1.432	1.432	1.432	1.432
Tier Y	1.507	1.507	1.507	1.507	1.507	1.507	1.507	1.507	1.507

			SEICO INDE	MNITY C	OMPANY						
-	RKANSAS R	ATE PAGES	EFFECTIVE	: NEW BU	USINESS 07	/06/2006 R	ENEWALS 08/2	28/2006 RA	TE GEN 47		
	SECTION	13 - PRIVATE	PASSENGER	RINCREA	SED LIMITS	and DEDU	CTIBLES				
Click here to go	l to Rating Worksl	neet.									
LIMITS									DEDS	FAC	TORS
	BI	UMBI	UIM			PD	UMPD			COMP	COLL
25/50	1.00	1.00	1.00		25M	1.00	1.00		NON-DED	1.13	N/A
50/100	1.22	1.55	1.80		50M	1.03	1.12		25	N/A	N/A
100/200	1.39	1.92	2.55		100M	1.06	1.28		50	1.00	1.14
100/300	1.45	2.04	2.80		REJ	N/A	0.00		100	0.90	1.00
250/500	1.58	2.37	3.70						150	N/A	0.96
300/300	1.55	2.32	3.60						200	0.78	0.92
300/500	1.61	N/A	N/A			MED	MED-BEN *		250	0.72	0.88
REJ	N/A	0.00	0.00		1M	1.00	N/A		500	0.61	0.74
					2M	1.45	N/A		1M	0.50	0.57
					3M	1.65	N/A				
					4M	1.90	N/A				
					5M	N/A	2.25	* These inc	reased limits	should	
					7.5M	N/A	2.65	be applied	to the base i	ate for	
					10M	N/A	2.90	Med.			

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 49 SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES 2008 Base Model Year, Base Symbol C

Click he	ere to go	to Rating	g Works	<u>heet</u>					,								
Sym Code	2009 &	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	4000	1997	1996	<u>1990-</u> 1995*	C-4-	1989 &
Code	Later	2000	2007	2006	2003	2004		COMP				1998	1997	1990	1995	Code	FIIOI
1	**	0.630	0 276	0 263	0.249	0 235						0 173	0 166	0 159	0 152	1	0.076
2	**				0.325											2	0.076
3	**				0.388											3	0.076
4	**				0.443											4	0.076
5	**				0.499											5	0.097
6	**				0.547											6	0.145
7	**	0.760	0.669	0.637	0.602	0.568	0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820	0.727	0.692	0.658	0.623	0.595	0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	В	0.235
Α	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
В	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
С	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	Ν	0.512
Ε	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	Р	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
Н	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	Т	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
М	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
Ν	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	Χ	1.925
Р	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		
Т	**	3.610	3.265	3.109	2.950	2.797	2.673	2.513	2.389	2.299	2.174	2.049	1.959	1.863	1.773		
V	**	3.950	3.759	3.580	3.400	3.220	3.081	2.901	2.756	2.652	2.506	2.361	2.257	2.146	2.043		
I	**	4.510	4.297	4.092	3.912	3.732	3.587	3.413	3.268	3.157	3.019	2.873	2.763	2.659	2.548		
L	**	5.070	4.827	4.597	4.417	4.244	4.099	3.919	3.774	3.670	3.524	3.379	3.275	3.164	3.060		
U	**	5.630	5.365	5.110	4.930	4.750	4.604	4.431	4.286	4.175	4.037	3.891	3.780	3.677	3.566		
Χ	**	6.190	5.896	5.615	5.435	5.262	5.117	4.937	4.791	4.687	4.542	4.397	4.293	4.182	4.078		
Υ	**	6.750	6.434	6.128	5.948	5.768	5.622	5.449	5.304	5.193	5.054	4.909	4.805	4.694	4.591		
Z	**	7.310	6.965	6.633	6.460	6.280	6.135	5.955	5.809	5.705	5.560	5.421	5.311	5.207	5.096		
W	**	<u>(A)</u>	(A)	(A)	(A)	(A)	<u>(A)</u>	(A)	<u>(A)</u>								

⁽A) Add 0.56 to Symbol Z relativity for each \$10,000 above \$140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 49 SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES 2008 Base Model Year, Base Symbol C

Click h	ere to go	to Ratin	g Works	<u>heet</u>						•							
Sym	2009 &	0000			0005	0004			0004		4000	4000	400=	4000	1990-		1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001 LLISI	2000	1999	1998	1997	1996	<u>1995*</u>	Code	Prior
1	**	0.720	0.513	0.480	0.457	0 434	0.402				0.300	0.284	0.268	0.252	O 237	1	0.158
2	**	_				_	_							0.284		2	0.158
3	**	_												0.308		3	0.158
4	**	_							_					0.331		4	0.158
5	**	_													0.323	5	0.189
6	**		_						_					0.363		6	0.229
7	**	0.830	0.787	0.749	0.702	0.663	0.623	0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260
8	**	0.870	0.828	0.789	0.741	0.694	0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	В	0.292
Α	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323
В	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355
С	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	М	0.386
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	Ν	0.434
Ε	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	Р	0.481
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607
Н	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	Т	0.655
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773
M	**					_	_							0.710		W	0.852
N	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	Χ	0.986
Р	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734		
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773		
S	**													0.891			
Т	**	_			_	_		_		_	_	_		0.986			
V	**		_	_	-	_	_						_	1.088			
!	**													1.364			
L	**		_			_	_				_			1.641	_		
U	**	-	_						_	_				1.917			
X	**														2.130		
Y Z	**									_				2.469			
	**													2.745			
W		<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>	<u>(B)</u>		

⁽B) Add 0.30 to Symbol Z relativity for each \$10,000 above \$140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 47 ARKANSAS RATE PAGES

SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

Click here to go to Rating Worksheet

Rates shown apply for all territories and already include all applicable deviations.

EMERGENCY ROAD SERVICE	Rate per '	/ehicle	Vehicle Age	Factors
See private passenger rules to	22.00 Fu	ll coverage	1-4	.70
determine vehicle age.			5-8	1.00
	Vehicle Coverage	e Limit Factors	9 & over	1.30
	Full Coverag	e 1.00		

Liability Only 1.30

ENOA - FEDERAL

Private passenger increased limits factors apply [Bodily Injury, Property Damage, UMBI, UIM and UMPD only].

		Rate per Extended Auto	Med P	ayments
Bodily Injury	25/50	6.30	1M	6.80
Property Damage	25M	2.20	2M	8.40
UMBI	25% of the priv	ate passenger rate	3M	10.00
UMPD	25% of the priv	ate passenger rate	4M	11.60
UIM	25% of the priv	ate passenger rate	5M	13.20

ACCIDENTAL DEATH BENEFITS Rate per Vehicle

4.10

Coverage Limit Factors

5M 1.00 2.00 10M

LOST EARNINGS		Coverage	Limit Factors
	Rate per Vehicle	140-WK	1.00
	6.80	200-WK	1.25
		250-WK	1.50
		300-WK	1.75
		350-WK	2.00
		400-WK	2.25

MECHANICAL BREAKDOWN Rate per Vehicle \$250 Deductible 30.30

SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS

Click here to go to Rating Worksheet

Rates shown apply for all territories and already include all applicable deviations.

Model Year Factors <u>Vehicle Class/Coverage Age Factors</u>							
<u>Year</u>	Factor	Covg Age			<u>Cla</u>	<u>ss</u>	
1996 or <	1.000		1	2	3	4 5	6
1997	1.050	1	1.000	1.094	1.112	1.232 1.647	1.882
1998	1.103	2	1.000	1.094	1.112	1.232 1.647	1.882
1999	1.158	3	1.000	1.094	1.112	1.232 1.647	1.882
2000	1.216	4	1.000	1.094	1.200	1.436 2.245	2.567
2001	1.277	5	1.112	1.370	1.712	2.054 2.992	3.421
2002	1.341	6	1.280	1.574	1.967	2.567 3.741	4.276
2003	1.408	7	1.447	1.778	2.225	2.970 4.341	5.130
2004	1.478	8	1.447	1.778	2.225	2.970 4.341	5.130
2005 or >	1.552	9 or >	1.447	1.778	2.225	2.970 4.341	5.130

RENTAL REIMBURSEMENT 25/Day 750 Max Rate per Vehicle 42.50 Increased Limit Factors 25/750 1.00 50/1500 2.00

Rates shown apply for all territories and already include all applicable deviations.

Charge the following rates per \$100 of insurance, based on current value of vehicle.

PERSONAL EFFECTS		RATE per \$100 .19		DEDUCTIBLES Non-ded only
PERSONAL EFFECTS	COMBINED ADDITIONAL	1.23		Non-ded only
FIRE, THEFT, COMBIN	ED ADDITIONAL	1.42		Non-ded only
COMPREHENSIVE	RATE per \$100 \$50 Ded 1.31	DEDUCTIBLES NON-DED 50 100 200 250 500 1M	1.20 1.00 0.92 0.82 0.75 0.60 0.45	

Charge the following premiums per vehicle, based on original cost new and age of vehicle. See miscellaneous rules to determine age.

COLLISION

COST NE	W RANGE		TE Ded	DEDUCTIBLES	FACTORS
<u>Minimum</u>	<u>Maximum</u>	NEW \$700	OLD	50	1.05
0	600	21.80	15.40	100	1.00
601	800	25.90	19.40	150	0.96
801	1,050	27.50	21.80	200	0.92
1,051	1,300	30.70	25.90	250	0.88
1,301	1,600	39.60	29.90	500	0.75
1,601	1,900	43.60	33.90	1M	0.50
1,901	2,400	50.10	39.60		
2,401	3,000	61.40	48.50		
3,001	4,000	72.70	57.30		
4,001	5,000	89.60	72.70		
5,001	6,000	108.20	85.60		
6,001	7,000	125.10	97.70		
7,001	8,000	142.10	113.80		
8,001	9,000	159.00	127.60		
9,001	10,000	177.60	142.10		

Refer to the COMMERCIAL AUTOMOBILE USE CLASSIFICATION SUPPLEMENT to determine appropriate class, then apply the factors shown below to the private passenger initial premium.

COVERAGE			CLASS		
	4	5	6	7	8
Bodily Injury	1.16	0.72	0.66	1.40	0.66
Property Damage	1.68	1.04	0.96	2.04	0.96
Medical Payments	0.84	0.52	0.48	1.02	0.48
Comprehensive	1.68	1.04	0.96	2.04	0.96
Collision	2.10	1.30	1.20	2.55	1.20
Additional PIP	0.84	0.52	0.48	1.02	0.48
Lost Earnings	0.84	0.52	0.48	1.02	0.48
Med-Ben	0.84	0.52	0.48	1.02	0.48

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/0	01/2007 RATE GEN 49
SECTION 8 - RATING STEPS	
Click here to go to Rating Worksheet STEPS	ROUND
See rules for applicability of discounts.	KOUND
oee rules for applicability of discounts.	
BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl.	MED-BEN)
Select territory rate	NA
Multiply by deviation. See Section 2 - Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by vehicle liability rating factor	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Calculate secondary BRE as:	NA
(1) Multi-car Discount x subclass factor	Penny
c. Multiply primary BRE by secondary BRE	Penny
d. Multiply c. above by Good Student Discount	Penny
7. Multiply by Transfer/Renewal Discount	High Dime
8. Multiply by Defensive Driver Discount (BI & PD only)	High Dime
9. Multiply by E-Banking Discount	High Dime
10. Multiply by Associate or Sponsored Marketing Discount	High Dime
11. Multiply by term percent	High Dime
LIMPI	
1. Select territory rate	NA
Multiply by increased limit factor	High Dime
Multiply by deviation. See Section 2 - Deviations.	High Dime
Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
or manipy by term percent	g 2
UIM	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>UMPD</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
COMPREHENSIVE COLLISION	
COMPREHENSIVE, COLLISION 4. Colort territory rate	NΙΛ
1. Select territory rate	NA Dellar
Multiply by model year factor and/or symbol factor Multiply by deviation. See Section 2. Deviations.	Dollar
3. Multiply by deviation. See Section 2 - Deviations 4. Multiply by deductible factor.	High Dime
4. Multiply by deductible factor	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2	2007 RATE GEN 49
SECTION 8 - RATING STEPS	
Click here to go to Rating Worksheet STEPS	ROUND
See rules for applicability of discounts.	KOOND
5. Multiply by Military Discount	High Dime
Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	Tilgii Diilio
Select primary BRE based on age, gender, marital status & usage	NA
b. Calculate secondary BRE as:	NA
(1) Multi-car Discount x subclass factor	Penny
c. Multiply primary BRE by secondary BRE	Penny
d. Multiply c. above by Good Student Discount	Penny
7. Multiply by Transfer/Renewal Discount	High Dime
8. Multiply by Defensive Driver Discount	High Dime
9. Multiply by E-Banking Discount	High Dime
10. Multiply by Associate or Sponsored Marketing Discount	High Dime
11. Multiply by term percent	High Dime
	<u> </u>
ACCIDENTAL DEATH BENEFITS	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
Multiply by vehicle liability rating factor	High Dime
4. Multiply by Military Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
LOSS OF EARNINGS	
Select base rate	NA
Multiply by increased limit factor	High Dime
Multiply by vehicle liability rating factor	High Dime
Multiply by Military Discount	High Dime
Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
	5
RENTAL REIMBURSEMENT	
1. Select base rate	NA NA
2. Multiply by deviation. See Section 2- Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by Multi-car Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
EMERGENCY ROAD SERVICE	
1. Select base rate	NA
2. Multiply by vehicle age factor	High Dime
3. Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/	2007 RATE GEN 49
SECTION 8 - RATING STEPS	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
MECHANICAL BREAKDOWN (MBI)	
1. Select base rate	NA
2. Multiply by MBI model year factor	High Dime
3. Multiply by MBI class/coverage age factor	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS	
1. Select base rate	NA
2. Multiply by increased limit factor (BI and PD Only)	High Dime
3. Multiply by Military Discount	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - UMBI	NΙΛ
1. Select territory rate	NA High Dime
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount6. Multiply by term percent	High Dime High Dime
o. Multiply by term percent	r light blitte
ENOA - FEDERAL - UIM	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - UMPD	
Select territory rate	NA
Multiply by increased limit factor	High Dime
Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
MOBILE HOME COMPREHENSIVE	-
Select base rate	
Multiply by Deviation	NA
3. Multiply by deductible relativity	Penny
4. Divide insurance value by 100	NA
5. Multiply result of step 4 by result of step 3	NA
Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 49 SECTION 8 - RATING STEPS See rules for applicability of discounts. 9. Multiply by term percent MOBILE HOME COLLISION 1. Select base rate based on original cost new range and age of vehicle NA 2. Multiply by trailier percent increase (for cost new greater than 10,000) High Dime High Dime MOBILE HOME COLLISION 1. Select base rate based on original cost new range and age of vehicle NA 3. Multiply by trailier percent increase (for cost new greater than 10,000) High Dime High Dime High Dime MULTIPLY SEARCH STORM HIGH DIME MULTIPLY SEARCH STORM HIGH DIME MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate Multiply by Deviation NA 4. Multiply by Se-Banking Discount Multiply by Se-Banking Discount NA 4. Multiply by Se-Banking Discount Multiply by Se-Banking Discount High Dime High Dime MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate Multiply by Se-Banking Discount High Dime High Dime MOBILE HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA) (Contents Fire, Lightning & Combined Additional Coverage) 1. Select base rate NA MULTIPLY SEARCH STORM HIGH DIME MOBILE HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA) (Contents Fire, Lightning & Combined Additional Coverage) 1. Select base rate High Dime High Dime MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate High Dime	GEICO INDEMNITY COMPANY	1 age 14 01 2
SECTION 8 - RATING STEPS See rules for applicability of discounts. 9. Multiply by term percent MOBILE HOME COLLISION 1. Select base rate based on original cost new range and age of vehicle NA Multiply by deductible relativity Multiply by trailer percent increase (for cost new greater than 10,000) High Dime High Dime High Dime MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate Multiply by Deviation Divide insurance value by 100 Multiply by E-Banking Discount Mobile High Dime MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate Multiply by Deviation Divide insurance value by 100 Mobile High Dime MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate Multiply by E-Banking Discount Multiply by E-Banking Discount Multiply by E-Banking Discount Multiply by E-Banking Discount Mobile High Dime MOBILE HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA) (Contents Fire, Lightning & Combined Additional Coverage) 1. Select base rate NA Mobile Home Personal Effects Combined Additional Coverage) 1. Select base rate NA Mobile Home Personal Effects Combined Additional Coverage) 1. Select base rate NA Mobile Home Personal Effects Combined Additional Coverage) 1. Select base rate NA Mobile Home Personal Effects Combined Additional Coverage) 1. Select base rate NA Mobile High Dime Mobile Home Personal Effects (PE) (Contents Fire & Lightning Coverage) 1. Select base rate NA Mobile Personal Effects (PE) (Contents Fire & Lightning Coverage) 1. Select base rate NA Mobile High Dime		2007 RATE GEN 49
STEPS See rules for applicability of discounts. 9. Multiply by term percent MOBILE HOME COLLISION 1. Select base rate based on original cost new range and age of vehicle NA 2. Multiple by Deviation Penny 3. Multiply by deductible relativity High Dime 4. Multiply by trailer percent increase (for cost new greater than 10,000) High Dime 5. Multiply by E-Banking Discount High Dime 7. Multiply by By E-Banking Discount High Dime 8. Multiply by Associate or Sponsored Marketing Discount High Dime 8. Multiply by term percent High Dime 9. MOBILE HOME COMBINED ADDITIONAL (CA) (Vehicle Fire, Theft & Combined Additional Coverage) 1. Select base rate 2. Multiply by Deviation Penny 3. Divide insurance value by 100 4. Multiply result by base rate High Dime 6. Multiply by Associate or Sponsored Marketing Discount High Dime 7. Multiply by term percent High Dime 8. Mobile HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA) (Contents Fire, Lightning & Combined Additional Coverage) 1. Select base rate 8. Multiply by Deviation High Dime 9. MOBILE HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA) (Contents Fire, Lightning & Combined Additional Coverage) 1. Select base rate 8. Multiply by Deviation Penny 9. NA 9. Multiply by Deviation Penny 9. NA 9. Multiply by Deviation Penny 9. NA 9. Multiply by E-Banking Discount High Dime 1. Select base rate 9. NA 1. Multiply by E-Banking Discount High Dime 1. Mobile HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 9. NA 1. Multiply by E-Banking Discount 9. NA 1. Multiply by E-Banking Discount 9. NA 1. Multiply by B-Banking Discount 9. NA 1. Multiply by B-Banking Discount 9. NA 1. M		
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2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 7. Multiply by term percent MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by E-Banking Discount 7. Multiply by Associate or Sponsored Marketing Discount 8. Multiply by B-Banking Discount 9. Multiply by Associate or Sponsored Marketing Discount 9. High Dime 9. Multiply by Associate or Sponsored Marketing Discount 9. High Dime 9. Multiply by Associate or Sponsored Marketing Discount 9. High Dime 9. High Dime 9. High Dime 9. High Dime	,	
3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 7. Multiply by term percent High Dime MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation Penny 3. Divide insurance value by 100 NA 4. Multiply result by base rate Discount NA 4. Multiply by E-Banking Discount NA Multiply by Associate or Sponsored Marketing Discount High Dime High Dime High Dime		
4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 7. Multiply by term percent MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 6. Multiply by Associate or Sponsored Marketing Discount 7. High Dime High Dime High Dime High Dime	, , , , , , , , , , , , , , , , , , ,	
5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 7. Multiply by term percent MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime High Dime High Dime		
6. Multiply by Associate or Sponsored Marketing Discount 7. Multiply by term percent MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime High Dime		
7. Multiply by term percent MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate NA 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime		-
MOBILE HOME PERSONAL EFFECTS (PE) (Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime		
(Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime	7. Multiply by term percent	High Dime
(Contents Fire & Lightning Coverage) 1. Select base rate 2. Multiply by Deviation 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime	MODILE HOME DEDCOMAL EFFECTS (DE)	
1. Select base rateNA2. Multiply by DeviationPenny3. Divide insurance value by 100NA4. Multiply result by base rateHigh Dime5. Multiply by E-Banking DiscountHigh Dime6. Multiply by Associate or Sponsored Marketing DiscountHigh Dime		
2. Multiply by Deviation 2. Divide insurance value by 100 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 8. High Dime 9. High Dime	1 0 0 7	NΔ
 3. Divide insurance value by 100 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount 		
 4. Multiply result by base rate 5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime 		,
5. Multiply by E-Banking Discount 6. Multiply by Associate or Sponsored Marketing Discount High Dime High Dime	,	
6. Multiply by Associate or Sponsored Marketing Discount High Dime	1 7	
		<u> </u>
/. Inviditiply by term percent	7. Multiply by term percent	High Dime

						GEIC	O INDE	MNITY	COMP	ANY						
		ARKAN	SAS RA	TE PAGES							VALS 11/0	1/2007	RATE GE	N 49		
Darkened cells do n	ot app	oly.		SE	CHON	9 - PRIV	AIE PAS	SENGE	K KAIII	NG WORK	SHEE I				ENOA BI, PD, &	ENOA UM, UIM
STEP	BI	PD	MED	MED-BEN	<u>UMBI</u>	UMPD	UIM	ADB	<u>LE</u>	COMP	COLL	RR	ERS	MBI	Med	& UMPD
Terr Rate																
Model Yr/Sym																
<u>Deviation</u>														ı		
Vehicle Age		1		ı	ı			ı								
Inc Limit																
<u>Ded</u>																
VLR																
Military Disc																
BRE																
Primary																
Multi car Disc																
Good Student																
Subclass																
Total BRE																
Transfer Disc																
Renewal Disc																
Def Driver Disc																
MBI Model Yr															_	
MBI CI/Covg Age																
E-Banking Disc																
Assoc/Sp Mkt Disc																
Term Percent																
TOTAL PREM																

GEICO INDEMNITY COMPANY Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **ARKANSAS RATE PAGES RATEGEN 51** SECTION 10 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS **ANNUAL BASE RATES and RATING FACTORS** Click here to go to RV Rating Worksheet Rates shown apply for all territories. MOTOR HOME LIABILITY BASE RATES To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate. To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 15, RV Rating Steps To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor. PHYSICAL DAMAGE BASE RATES COLLISION Rate per Motor Home Rate per Travel Trailer \$500 Deductible 322.30 978.00 Sym D COMPREHENSIVE Rate per Motor Home Rate per Travel Trailer \$500 Deductible 1122.80 1056.40 Sym D **Increased Deductible Factors** COLLISION COMPREHENSIVE COMP with \$50 GLASS DED DEDS МН TT МН TT MH TT 100 NA 1.24 1.23 NA NA 1.61 250 1.11 1.04 1.09 NA 1.11 1.53 500 1.00 1.00 1.00 1.00 1.51 NA 0.74 0.89 0.89 0.82 NA 1M 1.42 5M 0.66 0.54 0.73 0.68 1.28 NA 10M 0.65 0.50 0.70 0.64 1.26 NA Settlement Options for Comprehensive and Collision MOTOR HOME TRAVEL TRAILER **FACTORS FACTORS** COMP COLL COLL COMP Actual Cash Value 1.00 1.00 1.00 1.00 Total Loss Replacement Cost 1.20 1.20 1.20 1.20 **Purchase Price** 1.15 1.15 1.15 1.15 **RV USE Motor Homes** Travel Trailers 0-29 Days 30-150 Days 151-300 Days 301+ Days 0-29 Days 30-150 Days | 151-300 Days 301+ Days BI/PD 1.90 .95 1.20 1.70 MED/MED-BEN .95 1.20 1.70 1.90 UMBI/UMPD .95 1.20 1.70 1.90 ------------UIM .95 1.20 1.70 1.90 LOST EARNINGS .95 1.20 1.70 1.90 ------------ACC DEATH .95 1.20 1.70 1.90 COLL .99 1.10 1.20 1.45 1.05 1.05 1.05 1.25 COMP .95 0.95 1.14 1.05 1.14 99 99 99 RCPEFF 1.02 1.02 1.02 .97 1.03 1.17 1.30 1.15 **EMEXP** .97 1.03 1.17 1.30 1.02 1.02 1.02 1.15 1.30 **ERS** 1.03 1.17 1.02 1.02 1.15 .97 1.02 VACLIAB .95 1.20 1.70 1.90 .95 1.20 1.70 1.90 RV MED .95 1.20 1.70 1.90 .95 1.20 1.70 1.90

			GEICO IN	DEMNITY COI	MPANY			
	ARKANSAS R	ATE PAGES	Effective: NEW BU	SINESS 03/13/2	008 RENEWALS 05	/01/2008 RAT	EGEN 51	
		SECTION 10	- RV PROGRAM -	MOTOR HOM	ES and TRAVEL TI	RAILERS		
			ANNUAL BASE R	ATES and RAT	ING FACTORS			
Click here to go to RV	Rating Worksheet							
			Rates shown	apply for all t	erritories.			
VEHICLE TYPE I	FACTORS							
For Motor Homes	, to develop the ve	ehicle type fact	or, multiply the fac	tor for the parti	cular class by the lia	bility factor.		
Motor Home Fac	tors			ī			T	,
			BI/PD	MED	UMBI/UMPD	UIM	COLL	COMP
Class A - Heavy	Duty Motor Home	•	1.000	1.000	1.000	1.000	1.000	1.000
Class B - Campe			1.789	1.000	1.000	1.000	0.962	0.550
Class C - Mini Me			1.053	1.000	1.000	1.000	0.808	0.670
Travel Trailer Fa	ctors		1	II.			I.	
			COLL	COMP				
Conventional			1.000	1.000				
Pop-Up			0.373	0.406				
5th Wheel			0.847	1.075				
Mounted Truck (Camper		0.975	0.670				
Recreational/Car	rgo Quarters		1.000	1.047				
LIABILITY FACT	ORS - Motor Hon	nes Only						
BI/PD	.30	,						
MED	.30							
UMBI	.55							
UMPD	.55							

			GEICO IN	DEMNITY C	COMPANY		
ARKANSAS	RATE PAGES		NEW BUSINESS				ATEGEN 51
	SECT		PROGRAM - M			AGES	
			BASE RATES a	nd RATING I	FACTORS		
Click here to go to	RV Rating Work			for all tours			
		Kate	s shown apply	for all terri	tories.		
MISCELLANE	OUS BY CO	VERAGES					
MIOOLLLAINL	.000 KV 00	VERAGEO					
RV MEDICAL	PAYMENTS		Rate per Mo	tor Home	Rate per Tra	vel Trailer	
Limit 1M			21.0		21.0		
Increased Lin							
		<u>MED</u>					
LIMITS	MH	TT					
1M	1.00	1.00					
2M	1.20	1.20					
3M	1.37	1.37					
4M	1.52	1.52 1.65					
5M 6M	1.65 1.76	1.65					
7M	1.76	1.76					
8M	1.92	1.92					
9M	1.97	1.97					
10M	2.00	2.00					
	2.00						
REPLACEME	NT COST PE	RSONAL EF	FECTS	Rate per l	Motor Home	Rate per 1	ravel Trailer
Limit 10M				63	3.00		3.00
Increased Lin							
LIMITS		<u>r Home</u>	Travel T				
5M		Base Coverage	Included in Bas				
10M		.00	1.00				
15M		.00	2.00				
20M 30M		.00 .00	3.00 5.00				
40M		.00	7.00				
50M	_	.00	9.00	_			
60M		.00	11.0				
70M		3.00	13.0				
80M		5.00	15.0				
90M		7.00	17.0				
100M	19	0.00	19.0	00			
VACATION LI	N LIABILITY		Rate per Mo	tor Home	Rate per Tra	vel Trailer	
Limit 25M			3.50	3.50		0	
Increased Lin	nit Factors						
LIMITS		r Home	Travel T	railer			
10M		Base Coverage	Included in Bas				<u>I</u>
25M		.33	2.33				
50M	3.00		3.00				
100M	3	.33	3.33	3			
300M 4.00			4.00				
500M	4	.33	4.33	3			

			GEICO II	NDEMNITY C	CMDANY		
ADVANCAC	RATE PAGES	Cffootivo.			RENEWALS 05	:/04/2009 B	RATEGEN 51
AKKANSAS							ATEGEN 31
	SECT				EOUS COVER	AGES	
		ANNUAL	BASE RATES	and RATING	FACTORS		
Click here to go to	RV Rating Work	<u>rsheet</u>					
		Rates	shown apply	for all terri	tories.		
EMERGENCY	EXPENSE		Rate per Me	otor Home	Rate per Tra	avel Trailer	
Limit 3M			16.	80	16.8	80	
Increased Lim	it Factors						
LIMITS	Motor	r Home	Travel	<u>Trailer</u>			
1M	Included in E	Base Coverage	Included in Ba	se Coverage			
3M	1.	.00	1.0	00			
EMERGENCY	ROADSIDE	SERVICE		Rate per l	Motor Home	Rate per 1	ravel Trailer
Full Coverage	Only			53.20 Fu	II Coverage	53.20 Fu	II Coverage
For the Full Co	verage Vehic	cle Coverage I	Limit Factor ar	nd Vehicle Ag	ge Factors, see	Section 5, N	1iscellaneous
Coverages.							

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51 SECTION 12 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW

Click here to go to RV Rating Worksheet

PHYSICAL DAMAGE SYMBOL ASSIGNMENTS

Cost New	Symbol
0 - 10,000	Symbol 1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	4
17,501 - 20,000	5
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	A
40,001 - 50,000	В
50,001 - 70,000	С
70,001 - 90,000	D
90,001 - 110,000	E
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	Н
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	Р
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	Т
540,001 - 590,000	V
590,001 - 640,000	
640,001 - 690,000	L
690,001 - 740,000	U
740,001 - 800,000	X
800,001 - 875,000	Υ
875,001 - 1,000,000	Z
1,000,001+	W

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51

SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

	2007 Base Model Year, Base Symbol D Click here to go to RV Rating Worksheet														
		to RV Ra	ting Wor	<u>ksheet</u>											4000
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
								PREHE							
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275				0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359		0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
Α	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
В	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
С	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
Е	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
Н	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
М	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
Ν	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
Р	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543		3.878	4.058	4.245	4.440	4.440	4.440	4.440
Т	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074		4.460	4.665	4.665	4.665	4.665
L	3.160			3.305						4.332				4.740	4.740
U	3.210												4.815	4.815	4.815
Х	3.260		3.260							4.469				4.890	4.890
Υ	3.340				3.654			4.185				5.010		5.010	5.010
Ζ	3.440			3.598	3.763					4.716				5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **RATEGEN 51** SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

2007 Base Model Year Base Symbol D

	2007 Base Model Year, Base Symbol D Click here to go to RV Rating Worksheet														
		to RV Ra	ting Wor	<u>ksheet</u>						1					4000
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
								OLLISI							
1	0.290	0.276	0.276	0.276	0.276	0.276		0.276		0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285					0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
Α	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
В	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
С	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
Е	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
Н	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
М	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
Р	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
Т	3.690	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
I	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460	4.237	4.237	4.237			4.237	4.237	4.237	4.237	4.237	3.840	3.479	3.149	2.854
Х	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Υ	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51

SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

	2007 Base Model Year, Base Symbol D														
	ere to go	to RV R	ating Wo	orksheet	T			T				T	T	,	
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
Code	MEMEL	2000	2003	2004	2003	2002			ENSIVI		1991	1990	1993	1334	G 1 1101
1	0.270	U 384	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
2	0.410				0.232	0.232			0.232	0.232				0.292	0.443
3	0.410			0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443
4	0.450				0.486	0.486		0.486	0.486	0.486	0.486	0.486		0.486	0.486
5	0.470	0.473		0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508		0.508	0.508
6	0.500			0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540
7	0.540	0.567		0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583
8	0.560		0.605		0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605
A	0.590			0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637
В	0.700		0.756		0.756	0.756	0.756	0.756	0.756	0.756		0.756		0.756	0.756
С	0.860			0.929	0.730	0.929	0.929	0.929	0.929	0.929	0.929	0.730	0.929	0.929	0.929
D	1.000	1.050		1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
E	1.110			1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199
F	1.210			1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307
G	1.380		1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490
Н	1.590	1.670		1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717
J	1.800	1.890		1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944
K	2.020			2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182		2.182	2.182
М	2.150	2.258		2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322
N	2.840			3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067
Р	2.880	3.024	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110
R	2.920	3.066	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154
S	2.960	3.108	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197
Т	3.000	3.150	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240
V	3.050	3.203	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294
I	3.110	3.266	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359
L	3.160	3.318	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413
U	3.210	3.371	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467
Χ	3.260	3.423	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521
Υ	3.340	3.507	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607
Z	3.440	3.612	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715
W	5.000	5.250	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400

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SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

2007 Base Model Year, Base Symbol D

	2007 Base Model Year, Base Symbol D														
	ere to go	to RV R	ating Wo	<u>orksheet</u>									I		
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
Oouc	INCIVO	2000	2003	2004	2003	2002		COLLIS		1330	1337	1330	1333	1334	Q I IIOI
1	0.150	0 123	0 123	0.123	0 123	0.123	_	0.114		0.105	0 101	0.098	0.098	0.098	0.083
2		0.205			0.205		0.197	0.190	0.183	0.176	0.169	0.163	0.163	0.163	0.138
3	0.290		0.238	0.238	0.238	0.238	0.229	0.220	0.212	0.204	0.196	0.189	0.189	0.189	0.160
4	0.340		0.279		0.279	0.279	0.268	0.258	0.248	0.239	0.230	0.221	0.221	0.221	0.187
5	0.380		0.312		0.312		0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450		0.369		0.369		0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530		0.435		0.435		0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492		0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
A	0.670	0.549		0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
В	0.760		0.623		0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
С	0.870		0.713		0.713		0.686	0.660	0.635	0.611	0.588	0.566		0.566	0.479
D	1.000	0.820			0.820		0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
Е	1.110		0.910		0.910			0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000		1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
Н	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
М	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
Р	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931
Т	3.690	3.026	3.026	3.026	3.026	3.026	2.911	2.801	2.694	2.590	2.494	2.399	2.399	2.399	2.030
V	3.880	3.182	3.182	3.182	3.182	3.182	3.061	2.945	2.832	2.724	2.623	2.522	2.522	2.522	2.134
I	4.080	3.346	3.346	3.346	3.346	3.346	3.219	3.097	2.978	2.864	2.758	2.652	2.652	2.652	2.244
L	4.270	3.501	3.501	3.501	3.501	3.501	3.369	3.241	3.117	2.998	2.887	2.776	2.776	2.776	2.349
U	4.460	3.657	3.657	3.657	3.657	3.657	3.519	3.385	3.256	3.131	3.015	2.899	2.899	2.899	2.453
Χ	4.680	3.838	3.838	3.838	3.838	3.838	3.693	3.552	3.416	3.285	3.164	3.042	3.042	3.042	2.574
Υ	4.940	4.051	4.051	4.051	4.051	4.051	3.898	3.749	3.606	3.468	3.339	3.211	3.211	3.211	2.717
Z	5.320	4.362	4.362	4.362	4.362	4.362	4.197	4.038	3.884	3.735	3.596	3.458	3.458	3.458	2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

	GEICO INDEMNITY COMPANY	
-		ATEGEN 51
	SECTION 15 - RV RATING STEPS	AILOLNOI
Clic	k here to go to RV Rating Worksheet	
	STEPS	ROUND
	See rules for applicability of discounts.	
	MOTOR HOME BODILY INJURY, PROPERTY DAMAGE	
1.	Select territory rate	NA
2.	Multiply by deviation. See Section 2 - Deviations.	Penny
	Multiply by increased limit factor	Penny
4.	Multiply by Basic Rating Element (BRE) Using a 1.00 factor:	Penny
	a. Calculate secondary BRE as:	NA
	(1) RV Multi-Vehicle Discount x subclass factor	INA
	b. Multiply primary BRE by secondary BRE	NA
	c. Multiply by Good Student Discount	No Round
5.	Multiply by the combined vehicle type factor/liability factor amount	Penny
<u> </u>	Calculate combined factor as:	
	a. Select vehicle type factor	NA
	b. Multiply by liability factor	NA
	c. Truncate to four decimal places	NA
6.	Multiply RV Use factor	Penny
7.	Multiply by Military Discount	Penny
8.	Multiply by Transfer Discount	Penny
9.	Multiply by Renewal Discount	Penny
	Multiply by Defensive Driver Discount	Penny
	. Multiply by Commercial Driver's License Discount	Penny
	. Multiply by E-banking Discount	Penny
	. Multiply by Associate Discount	Penny
14	. Multiply by term percent	High Dime
	MOTOR HOME MEDICAL, MED-BEN	
1	Select territory rate	NA
	Multiply by deviation. See Section 2 - Deviations.	Penny
	Multiply by increased limit factor	Penny
	Multiply by Basic Rating Element (BRE)	Penny
· ·	Using a 1.00 factor:	
	a. Calculate secondary BRE as:	NA
	(1) RV Multi-Vehicle Discount x subclass factor	
	b. Multiply primary BRE by secondary BRE	NA
	c. Multiply by Good Student Discount	No Round
5.	Multiply by the combined vehicle type factor/liability factor amount	Penny
	Calculate combined factor as:	,
	a. Select vehicle type factor	NA
	b. Multiply by liability factor	NA
	c. Truncate to four decimal places	NA
6.	Multiply RV Use factor	Penny
7.	Multiply by Military Discount	Penny
	Multiply by Transfer Discount	Penny
	Multiply by Renewal Discount	Penny
	Multiply by Commercial Driver's License Discount	Penny
	Multiply by E-banking Discount	Penny
	. Multiply by Associate Discount	Penny
13	. Multiply by term percent	High Dime
	MOTOR HOME ADB, LE	
1.	Select territory rate	NA
	Multiply by increased limit factor	Penny
	Multiply by the combined vehicle type factor/liability factor amount	Penny
	Calculate combined factor as:	,
	a. Select vehicle type factor	NA
	b. Multiply by liability factor	NA

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/	/2008 RATEGEN 51
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
c. Truncate to four decimal places	NA
Multiply RV Use factor	Penny
5. Multiply by Military Discount	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
B. Multiply by term percent	High Dime
MOTOR HOME UMBI, UMPD, UIM	
Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
Multiply by increased limit factor	Penny
Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
3. Multiply by term percent	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008	RATEGEN 51
SECTION 15 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
MOTOR HOME COMPREHENSIVE - ACV, PURPRICE, TLRC	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE) Using a 1.00 factor:	Penny
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount 10 Multiply by Transfer Discount	Penny Penny
11. Multiply by Renewal Discount	Penny
12. Multiply by Defensive Driver Discount	Penny
13. Multiply by Commercial Driver's License Discount	Penny
14. Multiply by E-banking Discount	Penny
15. Multiply by Associate Discount	Penny
16. Multiply by term percent	High Dime
MOTOR HOME COLLISION - ACV, PURPRICE, TLRC	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible. 6. Multiply by Basic Rating Element (BRE)	Penny Penny
Using a 1.00 factor:	rening
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
7. Multiply by vehicle type factor	Penny
Multiply by RV Use factor Multiply by Military Discount	Penny Penny
10. Multiply by Transfer Discount	Penny
11. Multiply by Renewal Discount	Penny
12. Multiply by Defensive Driver Discount	Penny
13. Multiply by Commercial Driver's License Discount	Penny
14. Multiply by E-banking Discount	Penny
15. Multiply by Associate Discount	Penny High Dime
16. Multiply by term percent	High Dime
TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC	
Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
Multiply by model year factor and/or symbol factor Multiply by deductible	Penny
5. Multiply by deductible. 6. Multiply by Basic Rating Element (BRE)	Penny Penny

GEICO INDEMNITY COMPANY	
	ATEGEN 51
SECTION 15 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
a. Multiply by RV Multi-Vehicle Discount	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate Discount	Penny
13. Multiply by term percent	High Dime
RV EMERGENCY ROADSIDE SERVICE	
Select base rate	NA
2. Multiply by vehicle age factor	Penny
3. Multiply by vehicle coverage limit factor	Penny
4. Multiply by RV Use factor	Penny
5. Multiply by E-banking Discount	Penny
6. Multiply by Associate Discount	Penny
7. Multiply by term percent	High Dime
RV MEDICAL PAYMENTS	
1. Select base rate	NA NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime
VACATION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT COST PERSONAL EFFECTS	3
1. Select base rate	NA NA
Multiply by increased limit factor	Penny
Multiply by RV Use factor	Penny
Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime

					O INDEM							
ARKANSAS RAT	E PAG				BUSINE					/2008	RATEGEN	N 51
SECTION 16 - RV PROGRAM - RATING WORKSHEET Darkened cells do not apply.												
			MED,	400	UMBI,					D)/		VACLIAB,
STEP	ВІ	PD	MED- BEN	ADB, LE	UMPD, UIM	MH COMP	MH COLL	TT COMP	TT COLL	RV MED	RV ERS	EMEXP, RCPE
Terr Rate												
Settlement Option												
Deviation												
Vehicle Age												
Inc Limit							I					
Model Yr/Sym												
Ded												
BRE												
Primary												
RV Multi Veh Disc												
Good Student Disc								-				
Subclass												
Total BRE												
Veh Type												
Liability Factor												
RV Use												
Military Disc												
Transfer Disc								-				
Renewal Disc								-				
Def Driver Disc												
CDL Disc												
E-banking Disc												
Assoc Disc												
Term Percent												
TOTAL PREM												

RULE 1	1 5. RESERVED FOR FUTURE USE	2
RIILE 6	6. MOTOR HOMES AND TRAVEL TRAILERS	2
KCLL (MOTOR HOMES IN DETRIBUTED.	
A.	MOTOR HOMES	2
B.	TRAVEL TRAILERS	2
	DDEMII IM DETERMINATION	2

*RULE 1. - 5. RESERVED FOR FUTURE USE

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS

A. MOTOR HOMES

- 1. A motor home shall be classified as the following:
 - a. Class A Heavy Duty Motor Home
 - **b.** Class B Camper Van
 - c. Class C Mini Motor Home
- 2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

- 1. Conventional
- 2. Pop-Up
- **3.** 5th Wheel
- 4. Mounted Truck Camper
- 5. Recreational/Cargo Quarters

NOTE: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

- a. Motor Homes
 - 1) Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
 - 2) Property Damage Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
 - 3) Medical Payments Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
 - **4)** Medical Benefits Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
 - 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
 - **6)** Accidental Death Benefits Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
 - 7) Income Disability-Lost Earnings Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
 - 8) Comprehensive Using the Motor Home base rate apply the private passenger subclass and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
 - 9) Collision Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS (Cont'd)

b. Travel Trailers

- 1) Comprehensive Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- **4)** Replacement Cost Personal Effects The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- **5)** Vacation Liability The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

2. Settlement Options

The following settlement options are available for Comprehensive and Collision coverages.

- **a.** Total Loss Replacement Cost Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
- **b.** Purchase Price Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
- c. Actual Cash Value Replacement cost less depreciation.

*RULE 6. MOTOR HOMES AND TRAVEL TRAILERS (Cont'd)

3. Definitions

a. Age

Age	Definition of vehicle age
1	Vehicles of the current model year
2	Vehicles of the first preceding model year
3-8	Vehicles 2 nd through 7 th preceding model
	years, respectively
9	All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

b. "Use" is defined as follows:

Occasional - 0 - 29 days per year Frequent - 30 to 150 days per year Full timers - 151 to 300 days per year Primary – 301 days or more per year

4. Discounts and Surcharges

- a. <u>Commercial Driver's License Discount</u> Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.
- b. Recreational Vehicle Multi Vehicle Discount The appropriate Secondary Rating Element shall be reduced by 10% if more than one Motor home, Travel trailer, or a combination of a private passenger automobile and a Motor home or Travel trailer are owned by an individual or owned jointly by relatives, or the insured and a resident of the insured's household and two or more such vehicles are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following: Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision insurance.
- **c.** The following discounts are also applicable as noted below:

Private Passenger Rules Section

Associate Discount - Motor homes and Travel trailers
Military Discount - Motor homes and Travel trailers
Renewal Discount - Motor homes
Five Year Good Driving Discount - Motor homes
Defensive Driving Credit - Motor homes
Good Student/College Graduate Discount - Motor homes
E-Banking Discount - Motor homes and Travel trailers

GEICO CASUALTY COMPANY ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 3/13/2008 RENEWALS 5/01/2008 RATE GEN 46 TABLE OF CONTENTS

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GEICO CASUALTY COMPANY												
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45												
			SECTION	l 1 - ANNUA	L PRIVATE	PASSEN	GER RATE	S by TERR	<u>ITORY</u>			
Click here to go to Rating Worksheet												
Ter	<u>BI</u>	<u>PD</u>	<u>MED</u>	COMP	COLL	<u>Ul</u>	<u>MBI</u>	<u>UN</u>	<u>IPD</u>	U	<u>M</u>	
	<u>25/50</u>	<u>25M</u>	<u>1M</u>	<u>250 Ded</u>	<u>250 Ded</u>	<u>25</u>	<u>5/50</u>	<u>25</u>	<u>5M</u>	<u>25</u>	<u>/50</u>	
				2008	2008							
				Sym C	Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+	
Thes	e are UND	EVIATED r	ates. To d	letermine BA	ASE RATES	and/or IN	ITIAL PREM	/IUMS, see	Section 2 -	Deviations 1	to Private	
		es by Territo						,				
1	350.00	366.00	55.90	452.00	1400.00	62.30	62.30	105.00	105.00	36.10	36.10	
3	312.00	343.00	49.60	435.00	1322.00	59.90	59.90	87.20	87.20	34.70	34.70	
4	408.00	398.00	74.40	706.00	1903.00	64.90	64.90	89.10	89.10	37.60	37.60	
6	373.00	360.00	51.50	485.00	1391.00	59.50	59.50	85.40	85.40	34.50	34.50	
7	338.00	313.00	50.80	770.00	1571.00	59.50	59.50	94.80	94.80	34.50	34.50	
8	358.00	363.00	65.10	634.00	1722.00	61.70	61.70	86.90	86.90	35.80	35.80	
12	310.00	303.00	50.10	467.00	1462.00	59.90	59.90	85.90	85.90	34.70	34.70	
13	315.00	330.00	57.00	956.00	1655.00	59.70	59.70	87.80	87.80	34.60	34.60	
14	338.00	354.00	56.80	932.00	1699.00	62.10	62.10	85.60	85.60	36.00	36.00	
16	357.00	346.00	59.00	1073.00	1835.00	63.70	63.70	87.80	87.80	36.90	36.90	
17	375.00	369.00	51.30	461.00	1438.00	60.30	60.30	89.10	89.10	35.00	35.00	
20	305.00	324.00	52.30	786.00	1833.00	62.10	62.10	80.40	80.40	36.00	36.00	
25	304.00	321.00	51.80	833.00	1695.00	61.70	61.70	89.10	89.10	35.80	35.80	

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 43

SECTION 2 - DEVIATIONS TO PRIVATE PASSENGER RATES BY TERRITORY

Click here to go to Rating Worksheet.

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Base rate is defined as the territory base rate.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

When applying more than one deviation, deviations must be multiplied by each other and rounded to four (4) decimal positions before being applied to the territory rates.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 7, Rating Steps.

CURRENT PRIVATE PASSENGER DEVIATIONS

Tier Rating Other Deviations

Deviation	Deviation Factors by Coverage									
	<u>BI</u>	<u>PD</u>	Med	MED-BEN	UMBI	<u>UIM</u>	<u>UMPD</u>	Comp	<u>Coll</u>	
Tier 2	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	
Tier 3	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	
Tier 4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Tier 5	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	
Tier 6	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	
Tier 7	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	
Tier 8	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	
Tier E	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599	
Tier F	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	
Tier G	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663	0.663	
Tier H	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698	0.698	
Tier J	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	0.735	
Tier K	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.774	
Tier L	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	0.815	
Tier M	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	
Tier N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	
Tier P	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	
Tier Q	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Tier R	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	
Tier S	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108	1.108	
Tier T	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	
Tier U	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227	1.227	
Tier V	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292	1.292	
Tier W	1.432	1.432	1.432	1.432	1.432	1.432	1.432	1.432	1.432	
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

		GEIC	O CASUAL	TY COMPANY	,				
ARKANSAS	RATE PAG	SES EFF	ECTIVE: N	EW BUSINESS (07/06/2006	RENEWALS	08/28/2006	RATE GEN	
SECTION	ON 3 - PRI\	ATE PASS	ENGER IN	CREASED LIMIT	S and DE	DUCTIBLES			
Click here to g	no to Rating V	Vorksheet.							
LIMITS		ACTORS		LIMITS	FA	CTORS	DEDS	FAC	TORS
	BI	<u>UMBI</u>	<u>UIM</u>		PD	<u>UMPD</u>		COMP	COLL
25/50	1.00	1.00	1.00	25M	1.00	1.00	100	1.26	1.32
50/100	1.26	1.65	1.80	50M	1.11	1.18	150	N/A	1.20
100/300	1.60	2.25	2.80	REJ	N/A	0.00	200	1.10	1.10
REJ	N/A	0.00	0.00				250	1.00	1.00
							500	0.85	0.85
							1M	0.70	0.67
					MED	MED - BEN			
				1M	1.00	N/A			
				2M	1.50	N/A			
				3M	1.85	N/A			
				4M	2.20	N/A			
				5M	N/A	2.50	* These inc	reased limit	s should be
				7.5M	N/A	3.25	applied to t	he base rate	for Med.

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45 SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

2008 Base Model Year, Base Symbol C																	
		to Rating	Workshee	<u>et</u>													
Sym Code	2009 & Later	2000	2007	2006	2005	2004	2003	2002	2001	2000	4000	1998	4007	1996	1990- 1995*	Code	1989 & Prior
Code	Later	2008	2007	2000	2003	2004	2003				1999	1990	1997	1990	1995	Coue	FIIO
4	<u>COMPREHENSIVE</u> 1 ** 0.630 0.276 0.263 0.249 0.235 0.228 0.215 0.208 0.194 0.187 0.173 0.166 0.159 0.152 1 0.076																
1	**	0.630		0.263	0.249					0.194	0.187	0.173	0.166	0.159	0.152		0.076
2	**	0.630	0.357	0.339	0.325	0.305		0.277	0.263	0.249	0.235	0.222	0.215	0.201	0.194	2	0.076
3		0.630	0.429	0.409	0.388	0.367	0.353	0.332	0.318	0.305	0.291	0.270	0.256	0.249	0.235	3	0.076
4	**	0.630	0.487		0.443	0.415	0.402	0.374	0.360	0.346	0.325	0.305	0.291	0.277	0.263	4	0.076
5		0.670	0.553	0.526	0.499	0.471	0.450	0.422	0.402	0.388	0.367	0.346	0.332	0.312	0.298	5	0.097
6	**	0.700	0.611		0.547		0.499	0.471	0.450	0.429	0.409	0.381	0.367	0.353	0.332	6	0.145
7	**	0.760			0.602		0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820				0.623		0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	В	0.235
Α	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
В	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
С	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	Ν	0.512
Ε	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	Р	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
Н	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	Т	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
M	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
Ν	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	Χ	1.925
Р	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		
Т	**	3.610	3.265	3.109	2.950	2.797	2.673	2.513	2.389	2.299	2.174	2.049	1.959	1.863	1.773		
V	**	3.950	3.759	3.580	3.400	3.220	3.081	2.901	2.756	2.652	2.506	2.361	2.257	2.146	2.043		
- 1	**	4.510	4.297	4.092	3.912	3.732	3.587	3.413	3.268	3.157	3.019	2.873	2.763	2.659	2.548		
L	**	5.070	4.827	4.597	4.417	4.244	4.099	3.919	3.774	3.670	3.524	3.379	3.275	3.164	3.060		
U	**	5.630	5.365	5.110	4.930	4.750	4.604	4.431	4.286	4.175	4.037	3.891	3.780	3.677	3.566		
Χ	**	6.190	5.896	5.615		5.262	5.117	4.937	4.791	4.687	4.542	4.397	4.293	4.182	4.078		
Y	**	6.750	6.434		5.948	5.768	5.622	5.449	5.304	5.193	5.054	4.909	4.805	4.694	4.591		
Z	**	7.310	6.965	6.633	6.460	6.280	6.135	5.955	5.809	5.705	5.560	5.421	5.311	5.207	5.096		
w	**	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(<u>A)</u>	(A)	(A)	(A)	(<u>A)</u>	(A)	(A)		
٧٧		V		(A)		(A)	<u>(~)</u>		<u>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</u>	<u>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</u>	<u>(A)</u>	<u>(A)</u>	<u> </u>	1/1/			

⁽A) Add 0.56 to Symbol Z relativity for each 10,000 above 140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45 SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

						200	8 Base II	nodel te	ar, Base	Symbol C	٠						
		to Rating	Workshee	<u>et</u>													
Sym Code	2009 & Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995*	Code	1989 & Prior
Code	Later	2000	2007	2000	2003	2004	2003				1999	1990	1991	1990	1995	Code	FIIO
4	**	0.700	0.540	0.400	0.457	0.404	0.400		COLLIS		0.000	0.004	0.000	0.050	0.007		0.450
1	**	0.720	0.513		0.457	0.434		0.371	0.339	0.323	0.300	0.284	0.268	0.252	0.237	1	0.158
2		0.720	0.580	0.552		0.489	0.457	0.418	0.386	0.363	0.339	0.323	0.308	0.284	0.268	2	0.158
3	**	0.720	0.638	0.607		0.536	0.505	0.465	0.426	0.402	0.379	0.355	0.331	0.308	0.292	3	0.158
4	**	0.720	0.679	0.647		0.568	0.536	0.489	0.450	0.426	0.402	0.379	0.355	0.331	0.308	4	0.158
5		0.760		0.678	0.639	0.599	0.560	0.513	0.473	0.450	0.418	0.394	0.371	0.347	0.323	5	0.189
6	**	0.790		0.710		0.623	0.592	0.536	0.497	0.465	0.442	0.410	0.394	0.363	0.339	6	0.229
7	**	0.830		0.749	0.702	0.663		0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260
8	**	0.870	0.828	0.789	0.741		0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	В	0.292
Α	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323
В	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355
С	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	М	0.386
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	Ν	0.434
Ε	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	Р	0.481
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607
Н	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	Т	0.655
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773
M	**	1.540	1.458	1.388	1.301	1.223	1.152	1.057	0.970	0.915	0.860	0.804	0.765	0.710	0.663	W	0.852
Ν	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	Χ	0.986
Р	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734		
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773		
S	**	1.910	1.831	1.743	1.641	1.530	1.443	1.325	1.223	1.152	1.081	1.010	0.962	0.891	0.836		
Т	**	2.140	2.037	1.940	1.822	1.704	1.609	1.475	1.357	1.278	1.207	1.128	1.065	0.986	0.931		
V	**	2.360	2.245	2.137	2.011	1.877	1.775	1.625	1.499	1.412	1.325	1.238	1.175	1.088	1.025		
1	**	2.660	2.534	2.413	2.287	2.153	2.051	1.901	1.775	1.688	1.601	1.514	1.451	1.364	1.301		
L	**	2.970	2.824	2.690	2.563	2.429	2.327	2.177	2.051	1.964	1.877	1.790	1.727	1.641	1.577		
U	**	3.270	3.114	2.966	2.839	2.705	2.603	2.453	2.327	2.240	2.153	2.066	2.003	1.917	1.853		
Х	**	3.570	3.404	3.242	3.115	2.981	2.879	2.729	2.603	2.516	2.429	2.343	2.279	2.193	2.130		
Υ	**	3.880	3.694			3.257	3.155	3.005	2.879	2.792	2.705	2.619	2.555	2.469	2.406		
Z	**	4.180	3.984	3.794		3.533	3.431	3.281	3.155	3.068	2.981	2.895	2.832	2.745	2.682		
W	**	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)		
••		<u>, — , </u>	<u>, — /</u>	1-1	<u>, — , </u>	1-1	1-1	1-1	<u>, — , </u>	<u>, — , </u>	<u>,-,</u>	<u>, — , </u>	<u>, — /</u>	1-1	1-1		

⁽B) Add 0.30 to Symbol Z relativity for each 10,000 above 140,000.

^{*} Symbols redefined for 1990 and later model year vehicles.

^{**}Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 43 ARKANSAS RATE PAGES SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

Click here to go to Rating Worksheet

Rates shown apply for all territories and already include all applicable deviations.

EMERGENCY ROAD SERVICE See private passenger rules to

Rate per Vehicle Full coverage **Vehicle Age Factors**

determine vehicle age.

26.70

1-4 .70 5-8

Vehicle Coverage Limit Factors

9 & over

1.00 1.30

Full Coverage

1.00

1.30

ACCIDENTAL DEATH BENEFITS

Rate per Vehicle

5M - 16.00

Liability Only

LOST EARNINGS

Coverage Limit Factors 140-WK 1.00

Rate per Vehicle 30.00

200-WK 1.25 250-WK 1.50

300-WK 1.75 350-WK 2.00

400-WK 2.25

MECHANICAL BREAKDOWN

\$250 Deductible

Rate per Vehicle

30.30

Model Yea	ar Factors	<u>Vehicle</u>	<u>e Cla</u>	ss/Coverag	<u>le Age l</u>	Factors
<u>Year</u>	<u>Factor</u>	Covg Age			Cla	ass_
1996 or <	1.000		1	2	3	4

<u>Year</u>	<u>Factor</u>	<u>Covg Age</u>			Clas	<u>s</u>		
1996 or <	1.000		1	2	3	4	5	6
1997	1.050	1	1.000	1.094	1.112	1.232	1.647	1.882
1998	1.103	2	1.000	1.094	1.112	1.232	1.647	1.882
1999	1.158	3	1.000	1.094	1.112	1.232	1.647	1.882
2000	1.216	4	1.000	1.094	1.200	1.436	2.245	2.567
2001	1.277	5	1.112	1.370	1.712	2.054	2.992	3.421
2002	1.341	6	1.280	1.574	1.967	2.567	3.741	4.276
2003	1.408	7	1.447	1.778	2.225	2.970	4.341	5.130
2004	1.478	8	1.447	1.778	2.225	2.970	4.341	5.130
2005 or >	1.552	9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT

25/Day 750 Max

Rate per Vehicle 55.30

Increased Limit Factors

25/750 1.00 50/1500 2.00

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 SECTION 6 - RATING STEPS	RATE GEN 43
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl. MED-BEN)	
Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by vehicle liability rating factor	High Dime
Multiply by Military Discount Multiply by Basic Rating Element (BRE)	High Dime High Dime
Multiply by Basic Rating Element (BRE) Calculate BRE as:	nigh Dime
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Subtract Multi-car Discount	NA
c. Multiply by Good Student Discount	No Round
d. Add/subtract subclass factor	NA
7. Multiply by Renewal Discount	High Dime
Multiply by Defensive Driver Discount (BI & PD only) Multiply by E Banking Discount	High Dime
Multiply by E-Banking Discount Multiply by Associate or Sponsored Marketing Discount	High Dime High Dime
11. Multiply by term percent	High Dime
The managery was some personn	g., 5
UMBI	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount Multiply by term percent	High Dime High Dime
o. Multiply by term percent	Tilgit Dillie
UIM	
Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount Multiply by term percent	High Dime High Dime
o. Multiply by term percent	Tilgit Dillie
UMPD	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount Multiply by term percent	High Dime High Dime
o. Muliuply by term percent	Tilgit Dillie
COMPREHENSIVE, COLLISION	
1. Select territory rate	NA
2. Multiply by model year factor and/or symbol factor	Dollar
3. Multiply by deviation. See Section 2 - Deviations	High Dime
4. Multiply by deductible factor	High Dime
5. Multiply by Military Discount 6. Multiply by Pagin Reting Flowart (RRF)	High Dime
Multiply by Basic Rating Element (BRE) Calculate BRE as:	High Dime
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Subtract Multi-car Discount	NA
c. Multiply by Good Student Discount	High Dime
d. Add/subtract subclass factor	NA
7. Multiply by Renewal Discount	High Dime
8. Multiply by Defensive Driver Discount	High Dime
Multiply by E-Banking Discount Multiply by Associate or Sponsored Marketing Discount	High Dime High Dime
11. Multiply by term percent	High Dime
I	

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/	2007 RATE GEN 43
SECTION 6 - RATING STEPS	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
A COLDENTAL DE ATU DE LITTO	
ACCIDENTAL DEATH BENEFITS 4. Calcat because and	NA
Select base rate Multiply by vehicle liability rating factor.	High Dime
Multiply by vehicle liability rating factor Multiply by Military Discount	High Dime
Multiply by Military Discount Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
Multiply by Associate of Opensored Marketing Discourt Multiply by term percent	High Dime
o. Multiply by term percent	Tiigii Diille
LOSS OF EARNINGS	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
Multiply by vehicle liability rating factor	High Dime
4. Multiply by Military Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
RENTAL REIMBURSEMENT	
Select base rate	NA
Multiply by deviation. See Section 2- Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
EMERGENCY ROAD SERVICE	
1. Select base rate	NA
2. Multiply by vehicle age factor	High Dime
3. Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
MECHANICAL BREAKDOWN (MBI)	
Select base rate	NA
Multiply by MBI model year factor	High Dime
3. Multiply by MBI class/coverage age factor	High Dime
Multiply by E-Banking Discount	High Dime
Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime

	GEICO CASUALTY COMPANY													
ARKAN	ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 43 SECTION 7 - PRIVATE PASSENGER RATING WORKSHEET													
Darkened cells do i	not app	ly.	CHOIL	TRIVATE	AGGEN	OLK KA	TING W	OKKOIII	<u></u>					
STEP	<u>BI</u>	<u>PD</u>	MED	MED-BEN	<u>UMBI</u>	<u>UMPD</u>	<u>UIM</u>	ADB	<u>LE</u>	COMP	COLL	RR	ERS	<u>MBI</u>
Terr Rate														
Model Yr/Sym		I		T								_		
<u>Deviation</u>														
Vehicle Age		I		I		1								
Inc Limit														
<u>Deviation</u>														
Ded				l										
VLR														
Military Disc												_		
BRE												-		
Primary												-		
Multi car Disc												_		
Good Student												_		
Subclass												_		
Total BRE														
Def Driver Disc														
Anti-lock Disc														
Restraint Disc														
Anti-lock Disc														
Anti-theft Disc		l												
Def Driver Disc														
Restraint Disc														
Seatbelt Disc														
MBI Model Yr														
MBI CI/Covg Age														
E-Banking Disc														
Assoc/Sp Mkt Disc														
Term Percent														
TOTAL PREM														

GEICO CASUALTY COMPANY ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **RATEGEN 46 SECTION 8 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS** ANNUAL BASE RATES and RATING FACTORS Click here to go to RV Rating Worksheet Rates shown apply for all territories. MOTOR HOME LIABILITY BASE RATES To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate. To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 13, RV Rating Steps To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor. PHYSICAL DAMAGE BASE RATES COLLISION Rate per Motor Home Rate per Travel Trailer \$500 Deductible 451.20 1369.20 Sym D COMPREHENSIVE Rate per Motor Home Rate per Travel Trailer \$500 Deductible 1571.90 1479.00 Sym D **Increased Deductible Factors** COLLISION COMPREHENSIVE COMP with \$50 GLASS DED DEDS МН TT МН TT MH TT 100 NA 1.24 1.23 NA NA 1.61 250 1.11 1.04 1.09 NA 1.11 1.53 500 1.00 1.00 1.00 1.00 1.51 NA 0.74 0.89 0.89 0.82 NA 1M 1.42 5M 0.66 0.54 0.73 0.68 1.28 NA 10M 0.65 0.50 0.70 0.64 1.26 NA Settlement Options for Comprehensive and Collision MOTOR HOME TRAVEL TRAILER **FACTORS FACTORS** COMP COLL COLL COMP Actual Cash Value 1.00 1.00 1.00 1.00 Total Loss Replacement Cost 1.20 1.20 1.20 1.20 **Purchase Price** 1.15 1.15 1.15 1.15 **RV USE Motor Homes** Travel Trailers 0-29 Days 30-150 Days 151-300 Days 301+ Days 0-29 Days 30-150 Days | 151-300 Days 301+ Days BI/PD 1.90 .95 1.20 1.70 MED/MED-BEN .95 1.20 1.70 1.90 UMBI/UMPD .95 1.20 1.70 1.90 ------------UIM .95 1.20 1.70 1.90 LOST EARNINGS .95 1.20 1.70 1.90 ---------ACC DEATH .95 1.20 1.70 1.90 COLL .99 1.10 1.20 1.45 1.05 1.05 1.05 1.25 COMP .95 0.95 1.14 1.05 1.14 99 99 99 RCPEFF 1.02 1.02 1.02 .97 1.03 1.17 1.30 1.15 **EMEXP** .97 1.03 1.17 1.30 1.02 1.02 1.02 1.15 1.30 **ERS** 1.03 1.17 1.02 1.02 1.15 .97 1.02 VACLIAB .95 1.20 1.70 1.90 .95 1.20 1.70 1.90 RV MED .95 1.20 1.70 1.90 .95 1.20 1.70 1.90

			GEICO CA	ASUALTY COM	IPANY			
	ARKANSAS				008 RENEWALS 05/0		EGEN 46	
		SECTION 8 -			S and TRAVEL TRA	AILERS		
			ANNUAL BASE R	ATES and RATI	NG FACTORS			
Click here to go to RV I	Rating Worksheet							
			Rates shown	apply for all to	erritories.			ı
VEHICLE TYPE F								
For Motor Homes,	to develop the	vehicle type facto	or, multiply the fac	tor for the partic	cular class by the liab	oility factor.	T	Т
Motor Home Fact	ors	1		I			I	T
			BI/PD	MED	UMBI/UMPD	UIM	COLL	COMP
Class A - Heavy D	Lity Motor Hon		1.000	1.000	1.000	1.000	1.000	1.000
Class B - Camper		ile	1.789	1.000	1.000	1.000	0.962	0.550
Class B - Camper Class C - Mini Mo			1.769	1.000	1.000	1.000	0.962	0.550
Class C - Willi Wi	nome		1.055	1.000	1.000	1.000	0.000	0.670
Travel Trailer Fac	tore							
ilavei ilaliei lac	,1013		COLL	COMP				
Conventional	-		1.000	1.000				
Pop-Up			0.373	0.406				
5th Wheel			0.847	1.075				
Mounted Truck C	amper		0.975	0.670				
Recreational/Car			1.000	1.047				
LIABILITY FACTO	DRS - Motor Ho	mes Only	1				1	1
BI/PD	.30							
MED	.30							
UMBI	.55							
UMPD	.55							

			GEICO C	ASUALTY C	OMPANY		
ARKANSAS	RATE PAGES		NEW BUSINESS				ATEGEN 46
	<u>SECT</u>	<u> 10N 9 - RV P</u>	ROGRAM - M	<u>ISCELLANE</u>	OUS COVERA	AGES	
			BASE RATES a	and RATING I	FACTORS		
Click here to go to	RV Rating Work						
		Rate	s shown apply	for all terri	tories.		
MISCELLANE	COLIC BY CO.	/EDAOEC					
MISCELLANE	OUS RV CO	VERAGES					
RV MEDICAL	PAYMENTS		Rate per Mo	tor Home	Rate per Tra	vel Trailer	
Limit 1M	ATMENTO		29.4		29.4		
Increased Lin	nit Factors						
	RV	MED					
LIMITS	MH	TT					
1M	1.00	1.00					
2M	1.20	1.20					
3M	1.37	1.37					
4M 5M	1.52 1.65	1.52 1.65					
5IVI 6M	1.76	1.65					
7M	1.76	1.76					
8M	1.92	1.92					
9M	1.97	1.97					
10M	2.00	2.00					
		II.					
REPLACEME	NT COST PE	RSONAL EF	FECTS		Motor Home	Rate per 1	ravel Trailer
Limit 10M				88	3.20	8	8.20
	<u> </u>						
Increased Lin			T17	F 11			
LIMITS 5M		r Home	Travel 1				
10M		Base Coverage .00	Included in Bas 1.0				
15M		.00	2.0				
20M		.00	3.0				
30M		.00	5.0				
40M	7	.00	7.0				
50M	9	.00	9.0	0			
60M		.00	11.0				
70M		3.00	13.0				
80M		5.00	15.0				
90M		7.00	17.0				
100M	19	9.00	19.0	JU			
VACATION LI	ΔRII ITY		Rate per Mo	tor Home	Rate per Tra	vel Trailer	
Limit 25M	ADILIT		4.9		4.9		
			4.9		7.3	_	
Increased Lin	nit Factors						
LIMITS		r Home	Travel 7	<u> </u>			
10M		Base Coverage	Included in Bas				
25M		.33	2.3				
50M		.00	3.0				
100M		.33	3.3				
300M		.00	4.0				
500M	4	.33	4.3	<u>ა</u>			

			GEICO C	ASUALTY C	OMPANY		
ARKANSAS	RATE PAGES	Effective:	NEW BUSINES	S 03/13/2008	RENEWALS 0	5/01/2008 F	RATEGEN 46
	SECT	TON 9 - RV P	ROGRAM - M	ISCELLANE	OUS COVER	AGES	
		ANNUAL	BASE RATES	and RATING I	FACTORS		
Click here to go to	RV Rating Work	ksheet					
		Rates	shown apply	for all terri	tories.		
EMERGENCY	EXPENSE		Rate per Mo	otor Home	Rate per Tra	avel Trailer	
Limit 3M			23.	50	23.	50	
Increased Lim	it Factors						
LIMITS	Moto	r Home	Travel	<u> Trailer</u>			
1M	Included in E	Base Coverage	Included in Ba	se Coverage			
3M	1	.00	1.0	00			
EMERGENCY	ROADSIDE	SERVICE		Rate per l	Motor Home	Rate per	Travel Trailer
Full Coverage					II Coverage		ıll Coverage
For the Full Co Coverages.	verage Vehic	cle Coverage I	Limit Factor an	nd Vehicle Ag	ge Factors, see	Section 5, N	Miscellaneous

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46 SECTION 10 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW

Click here to go to RV Rating Worksheet

PHYSICAL DAMAGE SYMBOL ASSIGNMENTS

Cost New	Symbol
0 - 10,000	1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	4
17,501 - 20,000	5
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	Α
40,001 - 50,000	В
50,001 - 70,000	С
70,001 - 90,000	D
90,001 - 110,000	E
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	Н
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	Р
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	Т
540,001 - 590,000	V
590,001 - 640,000	
640,001 - 690,000	L
690,001 - 740,000	U
740,001 - 800,000	X
800,001 - 875,000	Υ
875,001 - 1,000,000	Z
1,000,001+	W

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **RATEGEN 46** SECTION 11 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

	2007 Base Model Year, Base Symbol D														
	ere to go	to RV Ra	ting Wor	<u>ksheet</u>											4000
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
					•		COM	PREHE	NSIVE			•			
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275	0.288	0.301	0.315	0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
Α	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
В	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
С	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
Е	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
Н	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
М	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
Р	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
Т	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723		4.074			4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
Χ	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Υ	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Ζ	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **RATEGEN 46** SECTION 11 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL

2007 Base Model Year Base Symbol D

	2007 Base Model Year, Base Symbol D														
	ere to go	to RV Ra	ting Wor	<u>ksheet</u>						1					4000
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
								OLLISI							
1	0.290	0.276	0.276	0.276	0.276	0.276		0.276		0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285					0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
Α	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
В	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
С	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
Е	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
Н	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
М	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
Р	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
Т	3.690	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
I	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460	4.237	4.237	4.237			4.237	4.237	4.237	4.237	4.237	3.840	3.479	3.149	2.854
Х	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Υ	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46
SECTION 12 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

-	2007 Base Model Year, Base Symbol D														
Click he	ere to go	to RV Ra	ating Wo	rksheet											
Sym	2007 &														1993
Code	Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	& Prior
	-								ENSIVE						
1	0.270	0.284	0.292	0.292	0.292	0.292				0.292	0.292	0.292		0.292	0.292
2	0.410	0.431	0.443	0.443	0.443	0.443	0.443	0.443		0.443	0.443	0.443	0.443	0.443	0.443
3	0.430	0.452		0.464	0.464	0.464	0.464	0.464	0.464	0.464	0.464	0.464	0.464	0.464	0.464
4	0.450	0.473	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486	0.486
5	0.470	0.494	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508	0.508
6	0.500	0.525	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540
7	0.540	0.567	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583
8	0.560	0.588	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605	0.605
Α	0.590	0.620	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637
В	0.700	0.735	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756
С	0.860	0.903	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929
D	1.000	1.050	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
Е	1.110	1.166	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199
F	1.210	1.271	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307	1.307
G	1.380	1.449	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490	1.490
Н	1.590	1.670	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717	1.717
J	1.800	1.890	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944	1.944
K	2.020	2.121	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182
М	2.150	2.258	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322	2.322
N	2.840	2.982	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067	3.067
Р	2.880	3.024	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110	3.110
R	2.920	3.066	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154	3.154
S	2.960	3.108	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197	3.197
Т	3.000	3.150	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240
V	3.050	3.203	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294	3.294
I	3.110	3.266	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359	3.359
L	3.160	3.318	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413	3.413
U	3.210	3.371	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467	3.467
Χ	3.260	3.423	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521	3.521
Υ	3.340	3.507	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607	3.607
Z	3.440	3.612	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715	3.715
W	5.000	5.250	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400	5.400

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 **RATEGEN 46** SECTION 12 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL

	2007 Base Model Year, Base Symbol D														
	ere to go	to RV Ra	ting Wo	<u>rksheet</u>								T	T	,	
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
COLLISION															
1	0.150	0.123	0.123	0.123	0.123	0.123				0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205	0.205			0.205			0.183					0.163	0.138
3	0.290	0.238	0.238	0.238		0.238						0.189	0.189	0.189	0.160
4	0.340	0.279	0.279	0.279	0.279	0.279	0.268	0.258			0.230	0.221	0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
Α	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
В	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
С	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
Е	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
Н	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
М	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406			2.141	2.062	1.983	1.983	1.983	1.678
Р	3.200	2.624		2.624		2.624								2.080	1.760
R	3.360			2.755	2.755									2.184	1.848
S	3.510	2.878		2.878		2.878						2.282		2.282	1.931
Т	3.690	3.026		3.026	3.026	3.026		2.801						2.399	2.030
V	3.880	3.182		3.182	3.182	3.182	3.061	2.945		2.724	2.623	2.522	2.522	2.522	2.134
I	4.080			3.346		3.346				2.864				2.652	2.244
L				3.501											2.349
U	4.460	3.657											2.899		2.453
Х				3.838						3.285		3.042		3.042	2.574
Y	4.940	4.051		4.051	4.051					3.468		3.211		3.211	2.717
Z	5.320	4.362		4.362	4.362	4.362				3.735				3.458	2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

	GEICO CASUALTY COMPANY	
	ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008	RATEGEN 46
	SECTION 13 - RV RATING STEPS	KATEGEN 40
Clic	k here to go to RV Rating Worksheet	
	STEPS	ROUND
	See rules for applicability of discounts.	
	MOTOR HOME BODILY INJURY, PROPERTY DAMAGE	
1.	Select territory rate	NA
2.	Multiply by deviation. See Section 2 - Deviations.	Penny
	Multiply by increased limit factor	Penny
4.	Multiply by Basic Rating Element (BRE)	Penny
	Using a 1.00 factor: a. Calculate secondary BRE as:	NA
	(1) RV Multi-Vehicle Discount x subclass factor	INA
	b. Multiply primary BRE by secondary BRE	NA
	c. Multiply by Good Student Discount	No Round
5.	Multiply by the combined vehicle type factor/liability factor amount	Penny
	Calculate combined factor as:	
	a. Select vehicle type factor	NA
	b. Multiply by liability factor	NA
	c. Truncate to four decimal places	NA
	Multiply RV Use factor	Penny
	Multiply by Military Discount	Penny
	Multiply by Renewal Discount	Penny
	Multiply by Defensive Driver Discount	Penny
	Multiply by Commercial Driver's License Discount	Penny
	Multiply by E-banking Discount	Penny
	Multiply by Associate Discount Multiply by term percent	Penny High Dime
13.	Multiply by term percent	Tilgii Diille
	MOTORHOME MEDICAL, MED-BEN	
1.	Select territory rate	NA
	Multiply by deviation. See Section 2 - Deviations.	Penny
	Multiply by increased limit factor	Penny
4.	Multiply by Basic Rating Element (BRE)	Penny
	Using a 1.00 factor:	
	a. Calculate secondary BRE as:	NA
	(1) RV Multi-Vehicle Discount x subclass factor	
	b. Multiply primary BRE by secondary BRE	NA
_	c. Multiply by Good Student Discount	No Round
5.	Multiply by the combined vehicle type factor/liability factor amount	Penny
	Calculate combined factor as:	NIA
	a. Select vehicle type factor b. Multiply by liability factor	NA NA
	c. Truncate to four decimal places	NA NA
6.	Multiply RV Use factor	Penny
	Multiply by Military Discount	Penny
	Multiply by Renewal Discount	Penny
	Multiply by Commercial Driver's License Discount	Penny
	Multiply by E-banking Discount	Penny
11.	Multiply by Associate Discount	Penny
12.	Multiply by term percent	High Dime
ļ_	MOTORHOME ADB, LE	
	Select territory rate	NA
	Multiply by increased limit factor	Penny
ქ.	Multiply by the combined vehicle type factor/liability factor amount	Penny
	Calculate combined factor as:	NΙΛ
	a. Select vehicle type factor	NA NA
		NA NA NA

GEICO CASUALTY COMPANY	-
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008	RATEGEN 46
SECTION 13 - RV RATING STEPS	
Click here to go to RV Rating Worksheet STEPS	BOUND
See rules for applicability of discounts.	ROUND
5. Multiply by Military Discount	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime
MOTOR HOME HINDS HIM	
MOTOR HOME UMBI, UMPD, UIM 1. Select territory rate	NA
Multiply by deviation. See Section 2 - Deviations.	Penny
Multiply by increased limit factor	Penny
Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime
MOTOR HOME COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC	
Select base rate	NA
Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	NIA
b. Multiply primary BRE by secondary BRE	NA No Round
c. Multiply by Good Student Discount 7. Multiply by vehicle type factor	Penny
Multiply by vehicle type factor Multiply by RV Use factor	Penny
Multiply by NV Use ractor Multiply by Military Discount	Penny
10. Multiply by Renewal Discount	Penny
11. Multiply by Defensive Driver Discount	Penny
12. Multiply by Commercial Driver's License Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate Discount	Penny
15. Multiply by term percent	High Dime
TRAVEL TRAILED COMPREHENSIVE COLLISION, ACY SUPPRIOR TOC	
TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC 1. Select base rate	NA
Multiply by Settlement Option factor	Penny
Multiply by Deviation. See Section 2 - Deviations	Penny
Multiply by model year factor and/or symbol factor	Penny
Multiply by deductible.	Penny
Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	,
a. Multiply by RV Multi-Vehicle Discount	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny

GEICO CASUALTY COMPANY								
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 F	RATEGEN 46							
SECTION 13 - RV RATING STEPS								
Click here to go to RV Rating Worksheet								
STEPS ROUND								
See rules for applicability of discounts.								
2. Multiply by Associate Discount Penny								
13. Multiply by term percent	High Dime							

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008	RATEGEN 46
SECTION 13 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
RV EMERGENCY ROADSIDE SERVICE	
Select base rate	NA
2. Multiply by vehicle age factor	Penny
3. Multiply by vehicle coverage limit factor	Penny
4. Multiply by RV Use factor	Penny
5. Multiply by E-banking Discount	Penny
6. Multiply by Associate Discount	Penny
7. Multiply by term percent	High Dime
RV MEDICAL PAYMENTS	
Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime
VACTION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT COST PERSONAL EFFECT	<u>'S</u>
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime

				GEICC	CASUA	LTY CO	MPANY	,				
ARKANSAS RA	TE PAG			ve: NEW	BUSINES	S 03/13/2	2008 RE	ENEWAL		2008 R	ATEGEN	46
Darkened cells do not	apply		CTION	<u>14 - RV</u>	PROGRA	M - RA	TING W	<u>ORKSH</u>	<u>EET</u>			
STEP	ВІ	PD	MED, MED- BEN	UMPD, UMBI, UIM	ABD, LE	MH COMP	MH COLL	TT COMP	TT COLL	RV MED	RV ERS	VACLIAB, EMEXP, RCPE
Terr Rate					,							
Settlement Option Deviation												
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BRE												
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RV Multi Veh Disc												
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Total BRE												
Veh Type												
Liability Factor												
RV Use												
Military Disc												
Renewal Disc												
Def Driver Disc												
CDL Disc												
E-banking Disc												
Assoc Disc												
Term Percent												
TOTAL PREM												

SERFF Tracking Number: GECC-125387596 State: Arkansas
First Filing Company: GEICO Indemnity Company, ... State Tracking Number: EFT \$100

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Supporting Document Schedules

Bypassed -Name: APCS-Auto Premium Comparison

Survey

Bypass Reason: N/A-new program

Comments:

Bypassed -Name: NAIC loss cost data entry document

Bypass Reason: N/A-new program

Comments:

Bypassed -Name: NAIC Loss Cost Filing Document

for OTHER than Workers' Comp

Bypass Reason: N/A

Comments:

Satisfied -Name: Uniform Transmittal Document-

Property & Casualty

Comments:

Attachment:

PC Transmittal.pdf

Satisfied -Name: Cover Letter

This is also under the Filing Description of the General Information tab.

Attachment:

Comments:

Cover Letter.pdf

Review Status:

Filed 12/18/2007

Review Status:

 SERFF Tracking Number:
 GECC-125387596
 State:
 Arkansas

 First Filing Company:
 GEICO Indemnity Company, ...
 State Tracking Number:
 EFT \$100

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Satisfied -Name: Filing Memo & Actuarial Exhibits Filed 12/18/2007

Comments:
Attachments:
Filing Memo.pdf
Actuarial Exhibits.pdf

 SERFF Tracking Number:
 GECC-125387596
 State:
 Arkansas

 First Filing Company:
 GEICO Indemnity Company, ...
 State Tracking Number:
 EFT \$100

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Review Status:

Satisfied -Name: Change Sheets for Manual Filed 12/18/2007

Comments: Attachment:

Change Sheet.pdf

Property & Casualty Transmittal Document

1.	Reserved for Insurance
	Dept. Use Only

2. Insurance Department Use only							
a. Date the filing is received:	. Date the filing is received:						
b. Analyst:	. Analyst:						
c. Disposition:							
d. Date of disposition of the filin	. Date of disposition of the filing:						
e. Effective date of filing:							
New Business							
Renewal Business							
f. State Filing #:							
g. SERFF Filing #:							
h. Subject Codes							

3.	Group Name	Group NAIC #			
	Government Employees Insurance Con	031			
4.	Company Name(s)	Domicile NAIC #		FEIN#	State #
	Government Employees Insurance Company	MD	22063	53-0075853	
	GEICO General Insurance Company	MD	35882	75-1588101	
	GEICO Indemnity Company	MD	22055	52-0794134	
	GEICO Casualty Company	MD	41491	52-1264413	

5. Company Tracking Number

2007-349

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX#	e-mail	
	Maria Papagjika 4608 Willard Avenue Chevy Chase, MD 20815	Analyst, State Filings	800-824-5404, x3792	301-986-3922	mpapagjika@geico.com	
7.	Signature of authorized filer	Marie S. Popagiska				
8.	Please print name of authoriz	Maria S. Papagjika				

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0003 Recreational Vehicle (RV)
11.	State Specific Product code(s)(if	N/A
	applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Recreational Vehicle Program
13.	Filing Type	[] Rate/Loss Cost [] Rules [X] Rates/Rules
		[] Forms [] Combination Rates/Rules/Forms
		[] Withdrawal[] Other (give description)
14.	Effective Date(s) Requested	New: 03/13/2008 Renewal: 05/01/2008
15.	Reference Filing?	[] Yes [X] No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	December 13, 2007
19.	Status of filing in domicile	[] Not Filed [] Pending [X] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 2007-349

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are identical to GEICO's

Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: N/A - SERFF EFT

Amount: \$100

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

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RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

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1.	This fi	ling transmitt	al is part	of Cor	mpany T	Tracking #	200	07-349			
2.	This fi	ling correspo	nds to fo	rm filir	ng numb	per	200	06-337			
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01		1 and 4-10				lacement					
		ges 11, 12 & 13	added		[] With						
	RATE SECTION – entire section [] New										

[X] Replacement [] Withdrawn []New

[] Replacement

[] Withdrawn

03

02

excluding territory definitions

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.		ling transmitt				2007		55 and	owed by State	·)
	This filing corresponds to form filing number 2006-337									
2.		any tracking n		_						
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5a	applic	able)		•						
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		rogram								
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	affect	ea								
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9.	for Review	or withdrawn?	filing number, if required by state
01	MISCELLANEOUS RULES SECTION - pages 1 and 4-7 New pages 8 & 9 added	[X] New – pages 8 & 9 added [X] Replacement [] Withdrawn	
02	RATE SECTION – entire section excluding territory definitions	[] New [X] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

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1.	This fil	ling transmitt	al is part o	f Company ⁻	Tracking #	20	07-349			
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	RATES	SECTION - entir	re section	1						

PC RRFS-1

03

02

excluding territory definitions

[X] Replacement [] Withdrawn []New

[] Replacement Withdrawn



- Government Employees Insurance Company
- GEICO General Insurance Company
- **GEICO Indemnity Company**
- GEICO Casualty Company

ONE GEICO PLAZA Washington, D.C. 20076-0001

December 13, 2007

The Honorable Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock, Arkansas 72201-1904

RE: Government Employees Insurance Company (GEICO) NAIC # 031-22063

GEICO General Insurance Company NAIC# 031-35882 **GEICO Indemnity Company** NAIC# 031-22055 GEICO Casualty Company NAIC# 031-41491

Automobile Casualty Manual Revision

File Number: 2007-349

Dear Commissioner Benafield Bowman:

For your review and acknowledgement, the above referenced companies herewith file revisions to the Automobile Casualty Manual currently on file with your department.

Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are identical to GEICO's.

Upon receipt of your acknowledgment, we will proceed to implement these revisions for all new business policies effective on and after March 13, 2008 and for all renewal policies effective on and after May 1, 2008.

Very truly yours, Maria S. Papagiika

Maria S. Papagjika Analyst, State Filings (301) 986-3792

Fax: 301-986-3922

Email: mpapagjika@geico.com

Enclosures

GOVERNMENT EMPLOYEES INSURANCE COMPANY (GE) GEICO GENERAL INSURANCE COMPANY (GG) GEICO INDEMNITY COMPANY (GI) GEICO CASUALTY COMPANY (GC)

Voluntary Recreational Vehicle Insurance

ARKANSAS

Filing Memorandum

Government Employees Insurance Company/GEICO General Insurance Company

Government Employees Insurance Company (GEICO) proposes to implement a new program for Recreational Vehicle (RV) insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages and adopt rules, base rates, discounts and rating structure that differ from the rules, rates and factors for our existing RV business. GEICO currently has a small book of RV business in Arkansas. To avoid disruptive changes to these policyholders, existing policyholders will not be required to convert to the new program. They will continue to be rated in the existing program. All new policies and new vehicles added to existing policies, however, will be rated under the new program.

We will contact existing policyholders to inform them of the new program, and they will be given the option to convert to the new program at any time.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability - Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The factors by which the rates for each of these coverages will deviate from the auto rates are shown on Exhibit GE-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

We also propose to introduce several new coverages with this recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GE-2. Sheets 1 to 5:

- Vacation Liability
- * Replacement Cost Personal Effects
- Emergency Expense Allowance
- Emergency Roadside Service
- RV Medical Payments

Some coverages available in the existing program, including Personal Effects Combined Additional, Personal Effects (Contents Only) and Fire/Lightning Combined Additional will not be offered in the new program.

Arkansas Filing Memorandum Page 2

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles, and increased deductible factors for these coverages are shown on Exhibit GE-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A. Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

GEICO General Insurance Company (GG) rates and relativities are currently equal to those of GEICO. We propose to implement the same program, including rates and structure, for GEICO and GG to maintain this relationship.

GEICO Indemnity Company

GEICO Indemnity Company (GI) proposes to implement a new program for Recreational Vehicle insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages and adopt rules, base rates, discounts, and rating structure that differ from the rules, rates and factors for our existing business. GEICO Indemnity currently has a small book of RV business in Arkansas. To avoid disruptive changes to these policyholders, existing policyholders will not be required to convert to the new program. They will continue to be rated in the existing program. All new policies and new vehicles added to existing policies, however, will be rated under the new program.

We will contact existing policyholders to inform them of the new program, and they will be given the option to convert to the new program at any time.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability- Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The factors by which the rates for each of these coverages will deviate from the auto rates are shown on Exhibit GI-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

Arkansas Filing Memorandum Page 3

We also propose to introduce several new coverages to our recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GI-2, Sheets 1 to 5:

- Vacation Liability
- * Replacement Cost Personal Effects
- Emergency Expense Allowance
- Emergency Roadside Service
- * RV Medical Payments

Some coverages available in the existing program, including Personal Effects Combined Additional, Personal Effects (Contents Only) and Fire/Lightning Combined Additional will not be offered in the new program.

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles and increased deductible factors for these coverages are shown on Exhibit GI-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A. Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

GEICO Casualty Company

GEICO Casualty Company (GC) proposes to implement a new program for Recreational Vehicle insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages as well as adopt new rules, base rates, discounts and rating structure.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability- Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The proposed factors by which these liability coverages will deviate from the auto rates are shown on Exhibit GC-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

Arkansas Filing Memorandum Page 4

We propose to introduce the following coverages with the new recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GC-2, Sheets 1 to 5:

- Vacation Liability
- * Replacement Cost Personal Effects
- Emergency Expense Allowance
- Emergency Roadside Service
- * RV Medical Payments

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles, and increased deductible factors for these coverages are shown on Exhibit GC-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A. Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

GOVERNMENT EMPLOYEES INSURANCE COMPANY GEICO GENERAL INSURANCE COMPANY GEICO INDEMNITY COMPANY GEICO CASUALTY COMPANY

Voluntary Recreational Vehicle Insurance

Arkansas

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GEICO Indemnity Company

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GEICO Casualty Company

Exhibit GC-1		Proposed Liability Factors
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Appendix A	Sheets 1-4:	Model Year and Symbol Relativities

Arkansas Voluntary Recreational Vehicle Insurance

Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$2.50	\$2.50

	Increased Limit Factors		
Limit	Motor Home	Travel Trailer	
10,000	Included*	Included*	
25,000	2.33	2.33	
50,000	3.00	3.00	
100,000	3.33	3.33	
300,000	4.00	4.00	
500,000	4.33	4.33	

A Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.

^{* \$10,000} of coverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Replacement Cost Personal Effects ^

	Motor Home	Travel Trailer
Base Rate	\$45.00	\$45.00

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

 $^{^{\}Lambda}$ Replacement Cost Personal Effects coverage is only available for policies with Coilision and Comprehensive coverage.

^{* \$5,000} of coverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$12.00	\$12.00

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

^{*}Emergency Expense Allowance coverage is only available for policies with Collision and Comprehensive coverage.

^{* \$1,000} of coverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Rate

Emergency Roadside Service $^{\wedge}$

	Motor Home	Travel Trailer
Rate	\$38.00	\$38.00

^a Emergency Roadside Service coverage is only available for policies with Collision and Comprehensive coverage.

Arkansas

Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Recreational Vehicle Medical Payments^

	Motor Home	Travel Trailer
Base Rate	\$15.00	\$15.00

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
1,000	1.00	1.00
2,000	1.20	1.20
3,000	1.37	1.37
4,000	1.52	1.52
5,000	1.65	1.65
6,000	1.76	1.76
7,000	1.85	1.85
8,000	1.92	1.92
9,000	1.97	1.97
10,000	2.00	2.00

 $^{^{\}wedge}$ Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$230.20	\$698.60

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Comprehensive

	Motor Home	Travel Trailer
Base Rates	\$802.00	\$754.60

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

GEICO Indemnity Company

Arkansas Voluntary Recreational Vehicle Insurance

Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

GEICO Indemnity Company

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$3.50	\$3.50

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
10,000	Included*	Included*
25,000	2.33	2.33
50,000	3.00	3.00
100,000	3.33	3.33
300,000	4.00	4.00
500,000	4.33	4.33

Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.

^{*\$10,000} of coverage is included when Collision and Comprehensive are purchased.

GEICO Indemnity Company

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Replacement Cost Personal Effects ^

	Motor Home	Travel Trailer
Base Rate	\$63.00	\$63.00

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

^{*}Replacement Cost Personal Effects coverage is only available for policies with Collision and Comprenensive coverage.

^{* \$5,000} of poverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$16.80	\$16.80

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

A Emergency Expense Allowance coverage is only available for policies with Collision and Comprehensive coverage.

^{* \$1,000} of coverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Rate

Emergency Roadside Service ^

	Motor Home	Travel Trailer
Rate	\$53.20	\$53.20

A Emergency Roadside Service coverage is only available for policies with Collision and Comprehensive coverage.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Recreational Vehicle Medical Payments ^

	Motor Home	Travel Trailer
Base Rate	\$21.00	\$21.00

	Increased L	imit Factors
Limit	Motor Home	Travel Trailer
1,000	1.00	1.00
2,000	1.20	1.20
3,000	1.37	1.37
4,000	1.52	1.52
5,000	1.65	1.65
6,000	1.76	1.76
7,000	1.85	1.85
8,000	1.92	1.92
9,000	1.97	1.97
10,000	2.00	2.00

A Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$322.30	\$978.00

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Comprehensive

	Base Rates	
	Motor Home	Travel Trailer
Base Rates	\$1,122.80	\$1,056.40

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50 Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

Arkansas Voluntary Recreational Vehicle Insurance

Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$4.90	\$4.90

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
10,000	Included*	Included*
25,000	2.33	2.33
50,000	3.00	3.00
100,000	3.33	3.33
300,000	4.00	4.00
500,000	4.33	4.33

A Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.

^{* \$10,000} of poverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Replacement Cost Personal Effects ^

	Motor Home	Travel Trailer
Base Rate	\$88.20	\$88.20

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

 $^{^{\}Lambda}$ Replacement Cost Personal Effects coverage is only available for policies with Collision and Comprehensive coverage.

^{* \$5,000} of coverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$23.50	\$23.50

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

Emergency Expense Allowance is only available for policies with Collision and Comprehensive poverage.
 \$1,300 of poverage is included when Collision and Comprehensive are purchased.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Rate

Emergency Roadside Service ^

	Motor Home	Travel Trailer
Rate	\$74.50	\$74.50

A Emergency Roadside Service is only available for policies with Collision and Comprehensive coverage.

Arkansas Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Limit Factors

Recreational Vehicle Medical Payments^

	Motor Home	Travel Trailer
Base Rate	\$29.40	\$29.40

	Increased L	imit Factors
Limit	Motor Home	Travel Trailer
1,000	1.00	1.00
2,000	1.20	1.20
3,000	1.37	1.37
4,000	1.52	1.52
5,000	1.65	1.65
6,000	1.76	1.76
7,000	1.85	1.85
8,000	1.92	1.92
9,000	1.97	1.97
10,000	2.00	2.00

A Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

Arkansas

Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$451.20	\$1,369.20

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

Arkansas

Voluntary Recreational Vehicle Insurance Proposed Base Rate and Increased Deductible Factors

Comprehensive

	Motor Home	Travel Trailer
Base Rates	\$1,571.90	\$1,479.00

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

Sovernment Employees Insurance Company	GEICO General Insurance Company	GEICO Indemnity Company	GFICO Casualty Company
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Motor Home (RV)

Collision Model Year and Symbol Relativities

2007 Base Model Year

	1993	& Prior	0.100	0.192	0.205	0.218	0.243	0.269	0.301	0.333	0.397	0.493	0.640	0.781	0.915	1.197	1 485	1 638	1.754	1 850	1.952	2.048	2.150	2.246	2.362	2.483	2.611	2.733	2.854	2,995	3 162	3.405	5.152
		1994	0.200	0.212	0.226	0.240	0.268	0.297	0.332	0.367	0.438	0.544	907.0	0.861	1.010	1.320	1,638	1.807	1.934	2.040	2.153	2.259	2.372	2.478	2.605	2.739	2.880	3.015	3,149	3,304	3 488	3 756	5,683
		1995	0.220	0.234	0.250	0.265	0.296	0.328	0.367	0.406	0.484	0.601	0.780	0.952	1.115	1.459	1,810	1.997	2.137	2.254	2.379	2.496	2.621	2.738	2.878	3.026	3.182	3.331	3 479	3.650	3.853	4,150	6.279
		1996	0.230	0.258	0.276	0.293	0.327	0.362	0.405	0.448	0.534	0.663	0.861	1.050	1.231	1,610	1.998	2.204	2.359	2.488	2.626	2.755	2.893	3.022	3.177	3.341	3.513	3.676	3,840	4.029	4.253	4.581	6.931
		1997	0.275	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3,335	3.506	3 686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
		1 <u>998</u> 0 276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
		1999 0.276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1,777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
2007 Base Model Year	6	2 <u>000</u> 0 276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3,686	3.876	4.057	4.237	4,446	4.693	5.054	7.648
2007 Base	500	2001	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
	000	2002	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
	0000	0.276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
	7000	0.276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3.506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
	3000	0.276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3.335	3,506	3.686	3.876	4.057	4.237	4.446	4.693	5.054	7.648
	2006	0.276	0.285	0.285	0.304	0.323	0.361	0.399	0.447	0.494	0.589	0.732	0.950	1.159	1.359	1.777	2.204	2.432	2.603	2.746	2.898	3.040	3.192	3,335	3.506	3.686	3.8/6	4.057	4.237	4.446	4.693	5.054	7.648
	2007 & Newsy	0.290	0.300	0.300	0 320	0.340	0.380	0.420	0.470	0.520	0.620	077.0	0001	1.220	1.430	1.870	2.320	2.560	2.740	2 890	3.050	3.200	3.360	3.510	3.690	3.880	4.080	4.270	4.460	4 680	0म6.म म	5.320	0.00.8
	Synibol	1	5	က	寸 1	ın e	i Qi	~ 0	∞ «	∢ :	ם כ	ه د	י ב	п.	∟ (ල :	Ξ.	7	× :	₹ 3	z	ı	r :	ו מ	- >	> -		: نـ	:	×)	i ح	7	3

Motor Home (RV)

Comprehensive Model Year and Symbol Relativities

2007 Base Model Year

	& Prior	0.345	0.420	0.450	0.525	0.555	0.615	0.675	0.735	0.010	140	1.500	1 890	2 205	2 790	3.345	3.870	4.125	4 185	4.260	4.320	4.380	4.140	4,500	4.575	4.665	4.740	4 8 (5	4 890	50.03	16.0	7.500
	1994	0.345	0.420	0.450	0.525	0.555	0.615	d/d/0	0.7.30	0.00	1 140	1.500	068.1	2.205	2.790	3.345	3.870	4.125	4.185	4.260	4.320	4.380	4.440	4.500	4.575	4,665	4.740	4815	4 890	5010	5 160	7.500
	1995	0.345	0.420	0.450	0.525	0.555	0.615	0.00	0.7.20	0.0	1 140	1,500	1.890	2.205	2.790	3 345	3.870	4.125	4.185	4.260	4.320	4.380	4.440	4.500	4.575	4.665	4.740	4.815	4 890	5.010	5 160	7.500
	1996	0.345	0.420	0.450	0.525	0.535	0.675	0.073	0.8.0	0.915	1.140	1.500	1.890	2.205	2.790	3,345	3.870	4.125	4.185	4.260	4.320	4.380	4.440	4.500	4.575	4.665	4.740	4.815	4.890	5.010	2.160	7.500
	1997	0.330	0.402	0.430	20.502	0.53	0.088	0.043	0.774	0.875	1.090	1.434	1.807	2.108	2.667	3.198	3.700	3.944	4.001	4.073	4.130	4.187	4.245	4.302	4.374	4.460	4.531	4 603	4.675	4.790	4.933	7.170
	1998	0.315	0.384	0.411	0.400	0.507	0.617	0.673	0.740	0.836	1.042	1.371	1.727	2.015	2.550	3.057	3.537	3.770	3.825	3.894	3.948	4 003	4.058	4.113	4.182	4.264	4.332	4.401	4.469	4.579	4.716	6.855
	1999	0.301	0.367	0.383	0.4.0 2.4.0 3.4.0 3.4.0	0.405	0.597	0.530	0.707	0.799	966.0	1.310	1.651	1.926	2.437	2.921	3.380	3.603	3.655	3.720	3.773	3.825	3.878	3.930	3.996	4.074	4.140	4.205	4.271	4.375	4.506	6.550
	2000	0.288	0.331	0.370	24.0	0.51	0.564	0.614	7.29	0.764	0.952	1.253	1.579	1.842	2.331	2.794	3.233	3.446	3,496	3.559	3.609	3.659	3.709	3.759	3.822	3.897	3,959	4.022	4.085	4.185	4.310	6.265
	2001	0.273	0.333	0.00	0.443	0.491	0.539	0.587	0.646	0.730	0.910	1.197	1.508	1.760	2.226	2.669	3.088	3.292	3.340	3.399	3.447	3,495	3.543	3.591	3.651	3.723	3.783	3.842	3.902	3.998	4.118	5.985
	2002	0.283	0.321	0.404	0.424	0.469	0.515	0.561	0.618	0.698	0.870	1.145	1.443	1.683	2.130	2.553	2.954	3.149	3.195	3.252	3.298	3,343	3.389	3.435	3.492	3.561	3.618	3.675	3,733	3.824	3.939	5.725
	2003	0.306	0.308	0.383	0.405	0.449	0.492	0.536	0.591	299.0	0.831	1.094	1.378	1.608	2.035	2.440	2.823	3.009	3.052	3.107	3.151	3.194	3.238	3.282	3.337	3.402	3.457	3.512	3.566	3.654	3.763	5.470
	2004	0.243	0.314	0.366	0.387	0.429	0.471	0.513	0.565	0.638	0.795	1.046	1.318	1.538	1.946	2.333	2.699	2.877	2.918	2.971	3.012	3.054	3.096	3.138	0.190	3.253	3,305	3.358	3.410	3.494	3.598	5.230
	2005	0.280	0.300	0.350	0.370	0.410	0.450	0.490	0.540	0.610	09/0	000	1.260	1.470	1.860	2.230	2.580	2.750	2.790	2.840	2.880	2.920	7.960	3,000	0000	3.110	3.160	3.210	3.260	3.340	3.440	5.000
	2006	0.280	0.300	0.350	0.370	0.410	0.450	0.490	0.540	0.610	0.760	000	1.260	1.470	1.860	2.230	2.580	2.750	2.790	2.840	7.880	026.7	2 000	3,000	3.030	0.110	3.16U	3.21U	3.260	3.340	3.440	2.000
2007 &	Newer 0.230	0.280	0.300	0.350	0.370	0.410	0 450	0.490	0.540	0.610	0.760	0001	1.260	1470	1.860	2.230	2.580	05/.2	2.790	2.040	0.000	2.920	3.000	3.000	0.030	3.110	3,160	3.210	3.260	3.340	3.440	000.3
3	(D)																															

Government Employees Insurance Company GEICO General Insurance Company	GEICO Indemnity Company
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Travel Trailer (RV)

Collision Model Year and Symbol Relativities

2007 Base Model Year

	1993	& Prior		_	0.160																				1 931									4.428
		1994	0.098	0.163	0.189	0.224	0.247	0.293	0.345	0.390	0.436	0.494	0 566	0.650	0.722	0 793	0.897	1.040	1.177	1,320	1.404	1.983	2.080	2.184	2.282	2,399	2.522	2.652	2.776	2,839	3.042	3.211	3 458	5.233
		1995	0.098	0.163	0.189	0.221	0.247	0.293	0.345	0.390	0.436	0.494	0.566	0.650	0.722	0.793	0.897	1.040	1.177	1.320	1.404	1.983	2.080	2.184	2.282	2,399	2.522	2.652	2.776	2.899	3.042	3.211	3.458	5.233
		1996	0.098	0.163	0.189	0.221	0.247	0.293	0.345	0.390	0.436	0.494	0.566	0.650	0.722	0.793	7.68.0	1.040	1.177	1.320	1.404	1.983	2.080	2.184	2.282	2.399	2.522	2.652	2.776	2 899	3.042	3.211	3.458	5.233
		1997	0.101	0.169	0.196	0.230	0.257	0.304	0.358	0.406	0.453	0.514	0.588	0.676	0.750	0.825	0.933	1.082	1.224	1.372	1.460	2.062	2.163	2 271	2.373	2.494	2.623	2.758	2.887	3.015	3.164	3,339	3.596	5.442
		1998	0.105	0.176	0.204	0.239	0.267	0.316	0.372	0.421	0.470	0.534	0.611	0.702	0.779	0.856	696.0	1.123	1.271	1.425	1.516	2.141	2.246	2.359	2.464	2.590	2.724	2.864	2.998	3.131	3,285	3.468	3.735	5.651
		1999	0.110	0.183	0.212	0.248	0.277	0.329	0.387	0.438	0.489	0.555	0.635	0.730	0.810	0.891	1.007	1.168	1.321	1.482	1.577	2.227	2.336	2.453	2.562	2.694	2.832	2.978	3.117	3.256	3.416	3.606	3.884	5.877
Model Leaf		2000	0.114	0.190	0.220	0.258	0.288	0.342	0.402	0.455	0.509	0.577	099'0	0.759	0.842	0.926	1.047	1.214	1.374	1.541	1.639	2.315	2.429	2.550	2.664	2.801	2.945	3.097	3.241	3.385	3.552	3.749	4.038	6.110
zoor dase Moder Lea		2001	0.118	0.197	0.229	0.268	0.300	0.355	0.418	0.473	0.529	0.600	0.686	0.789	0.876	0.963	1.089	1.262	1.428	1.602	1.704	2.406	2.525	2.651	2.769	2.911	3.061	3.219	3.369	3.519	3.693	3.898	4.197	6.351
		2002	0.123	0.205	0.238	0.279	0.312	0.369	0.435	0.492	0.549	0.623	0.713	0.820	0.910	1.000	1.132	1,312	1.484	1.665	1.771	2.501	2.624	2.755	2.878	3.026	3.182	3.346	3.501	3.657	3.838	4.051	4.362	6.601
		2003	0.123	0.205	0.238	0.279	0.312	0.369	0.435	0.492	0.549	0.623	0.713	0.820	0.910	1.000	1.132	1,312	1.484	1.665	1.771	2.501	2.624	2.755	2.878	3.026	3.182	3.346	3.501	3.657	3.838	4.051	4.362	6.601
		2004	0.123	0.205	0.238	0.279	0.312	0.369	0.435	0.492	0.549	0.623	0.713	0.820	0.910	1.000	1.132	1.312	1.484	1.665	1.771	2.501	2.624	2.755	2.878	3.026	3.182	3.346	3.501	3,657	3.838	4.051	4.362	6.601
		2005	0.123	0.205	0.238	0.279	0.312	0.369	0.435	0.492	0.549	0.623	0.713	0.820	0160	000	1.132	1.312	1.484	1.665	1.771	2.50:1	2.624	2.755	2.878	3.026	3.182	3.346	3,501	3.657	3.838	4.051	4.362	6.601
		2006	0.123	0.203	0.230	0.279	0.312	0.369	0.435	0.492	0.549	0.623	0.713	0.820	0.910	1 000	1.132	1.312	1 484	1.665	1.//1	2.501	2.624	2.755	2.878	3.026	3.182	3.346	3.501	3.657	3.838	4.051	4.362	6.601
	2007 &	Newer	0.150	0.200	0.290	0.340	0.380	0.450	0.530	0.000	0.670	0.760	0/8/0	1.000	1.110	1.220	1.380	1.600	1.810	2.030	2.160	3.050	3.200	3.360	3510	3.690	3.880	4.080	4.270	4.460	4.680	4.940	5.320	8.050
	pol	ט																																

Government Employees Insurance Company

				1993 & Prior	0.292	0.443	0.464	0.486	0.508	0.040	0.003	0.637	0.756	0.929	1.080	1.199	1.307	1,490	1.717	1.944	2.182	2.322	3.067	3.110	3.154	3.197	3.240	3.284	2.412	3.413	3 534	3 607	3 7 15	5.400
				1994	0.292	0.443	0.464	0.486	805.0	0.583	0.505	0.637	0.756	0.929	1.080	1 199	1.307	1.490	1.717	1.944	2.182	2.322	3.067	3.110	3.154	3.197	3.240	0.284	3.413	791.5	103.5	3.521	3.715	5.400
				1995	0.292	0.443	0.464	0.486	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1,490	1.717	1.944	2.182	2.322	3.067	3.110	3.154	3.187	3.240	9.284	27.5	3.467	3.501	3,607	3.715	5.400
				1996	0.292	0.443	0.464	0.486	0.540	0.583	0.605	0 637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.067	3.110	3.154	3.197	3.240	3.234	3.413	3.467	3.521	3.607	3.715	5.400
				1997	0.292	0.443	0.464	0.486	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.067	3.110	5.154	3.197	3.240	3.350	3.413	3.467	3.521	3 607	3.715	5.400
any				1998	0.292	0.443	0.464	0.400	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.7.17	1.944	2.182	2.322	3.067	3.110	9.134	0.187	3.240	3 350	3 413	3.467	3.521	3.607	3.715	5.400
ce Comp ompany iany any		vities		1999	0.292	0.443	0.464	0.400	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.U6/	3.110	3.107	20.137	3.290	3.359	3.413	3.467	3.521	3.607	3.715	5.400
nent Employees Insurance (30 General Insurance Comp GEICO Indemnity Company GEICO Casualty Company	iler (RV)	Comprehensive Model Year and Symbol Relativities	Model Year	2000	0.292	0.443	0.10	0.400	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.Ub/	3.110	2.107	3.240	3.294	3.359	3.413	3.467	3.521	3.607	3.715	5.400
mployees eneral Ins O Indemi O Casua	Travel Trailer (RV)	Comprehensive Year and Symbol F	2007 Base Model Year	2001	0.292	0.443	0.486	0.508	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.007	3.154	3 197	2 2 40	3 294	3.359	3.413	3.467	3.521	3.607	3.715	5.400
Government Employees Insurance Company GEICO General Insurance Company GEICO Indemnity Company GEICO Casualty Company		Model	.,	2002	0.292	0.443	0.486	0.508	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1.717	1.944	2.182	2.322	3.140	3.154	3 197	3.240	3.294	3,359	3.413	3.467	3.521	3.607	3.715	5.400
9009				2003	0.292	0.443	0.486	0.508	0.540	0.583	0.605	0.637	0.756	0.929	1.080	1.199	1.307	1.490	1./1/	1.944	2.182	2.322	3 110	3.154	3 197	3 240	3.294	3.359	3.413	3.467	3.521	3.607	3.715	5.400
				2004	0.292	0.443	0.486	0.508	0.540	0.583	0,605	0.637	0.756	0.929	1.080	661.	1.307	1.490	1./1/	1.944	2.182	3.067	3 110	3.154	3 197	3 240	3.294	3.359	3.413	3.467	3.521	3.607	3.715	5.400
				2005	0.292	0.464	0.486	0.508	0.540	0.583	909.0	0.637	95/.0	0.929	080	1.199	1.307	0.450	1.7.17	448. C	231.7	3.067	3.110	3.154	3.197	3.240	3.294	3,359	3.413	3.467	3.521	3.607	3.715	5.400
				2006	0.284	0.452	0.473	0.494	0.525	0.567	0.588	0.620	0.735	0.903	1.050	991.1	1.271	944. 044.	1 890	7.131	2.121	2 982	3 0 2 4	3.066	3.108	3.150	3.203	3.266	3,318	3,371	3.423	3.507	3.612	5.250
				2007 & Newer	0.270	0.410	0.450	0.470	0.500	0.540	0.560	0.590	0.700	0.860	000.1	01.1.0	1.210	1 500	1.800	0000	020.7	2.840	2.880	2.920	2.960	3.000	3.050	3.110	3.160	3.210	3.260	3.340	3.440	5.000
				Code	- ຕ	4 82	4	2	٠,		ဆ	∢ :	na d	ى د	ם נ	ii u	L C	בכ	= -	<u> </u>	۷ ک	Z	1	×	တ	_	>	-	_	-	×	>	7	>

GOVERNMENT EMPLOYEES INSURANCE COMPANY GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

ARKANSAS

MISCELLANEOUS RULES SECTION Revised pages 1 and 4 through 10 replace

pages of same numbers currently on file.

New pages 11 through 13 added.

RATE SECTION Entire section replaces current section now on

file excluding Territory Definitions.

File # 2007-349 Effective: 03/13/2008 NB

05/01/2008 RNL

GEICO INDEMNITY COMPANY

AUTOMOBILE CHANGE SHEET

ARKANSAS

MISCELLANEOUS RULES SECTION

Revised pages 1 and 4-7 replace pages of same

numbers currently on file.

New pages 8 and 9 added.

RATE SECTION

Entire section replaces current section now on file excluding Territory Definitions.

File # 2007-349 Effective: 03/13/2008 NB

05/01/2008 RNL

GEICO CASUALTY COMPANY

AUTOMOBILE CHANGE SHEET

ARKANSAS

MISCELLANEOUS RULES SECTION New Miscellaneous Rule Section is hereby

placed on file.

Entire section replaces current section now on file excluding Territory Definitions. **RATE SECTION**

File # 2007-349 Effective: 03/13/2008 NB

05/01/2008 RNL